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BOOZ, ALLEN & HAMILTON, Inc.  
Management Consulting Division  
4330 East West Highway  
Bethesda, MD 20814-4455

Final Report

**Development of  
User-Friendly Credit Report**

by

**Diane Duckworth  
Brian Rubenking**

December 1990

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19 ABSTRACT (Continue on reverse if necessary and identify by block number)  The Defense Personnel Security Research and Education Center (PERSEREC) sponsored a research effort to develop a user-friendly credit report for reporting financial standing of individuals subject to security investigations. Two rounds of focus groups were conducted with end-users of the current credit report form, including case controllers, field agents, and adjudicators, to obtain their insights into the effectiveness of the current credit reporting form and their recommendations for revision. Recommended improvements to the credit report included revising the layout, organization, and informational content of the current form. A prototype user-friendly credit report was developed based on the results of the first round of focus groups and was evaluated by potential end-users during the second round. Based on the second set of focus groups and on input from PERSEREC and Defense Investigative Service (DIS) management personnel, final revisions were made						
20 DISTRIBUTION/AVAILABILITY OF ABSTRACT <input type="checkbox"/> UNCLASSIFIED/UNLIMITED <input type="checkbox"/> SAME AS RPT <input type="checkbox"/> DHC USERS				21 ABSTRACT SECURITY CLASSIFICATION (OVER)		
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- to produce a credit report format that is more user-friendly and also meets the specific information requirements of the end-users.

December 1990

## **Development of a User-Friendly Credit Report**

### **Summary**

#### Problem and Background

The Defense Personnel Security Research and Education Center (PERSEREC) is working to reduce the proportion of people granted security clearances or sensitive assignments who are prone to engage in financially irresponsible acts. In an effort to enhance the current process for prescreening and evaluating applicants, PERSEREC is working on ways to improve the process of determining an applicant's financial vulnerability. This vulnerability is currently assessed through a review of the applicant's credit history.

#### Objective

The objective of this research was to develop a more useful and user-friendly approach for presenting credit history information. This user-friendly credit report will be used by case controllers, field agents, and adjudicators to support their investigations.

#### Approach

Focus groups were conducted with end-users of the current CBM credit report form to obtain their insights into the effectiveness of the form. Based on participants' input, Booz•Allen developed a prototype credit report. This prototype was tested in a second round of focus groups. A revised prototype credit report, incorporating the results of the second round of focus groups, was submitted to PERSEREC and DIS management personnel for review. These additional insights were incorporated into a final recommended user-friendly credit report format.

#### Results

The focus groups resulted in the development of actionable recommendations for revising the credit report. These revisions to the information presentation format, and revisions to the information content of the form will:

- Facilitate the identification of derogatory information
- Reduce the amount of referencing between pages
- Streamline the process of pursuing derogatory information
- Increase the efficiency of the current investigation process
- Decrease the time required to complete a credit history investigation
- Decrease the cost associated with credit history investigations.

Incorporating the suggested revisions will make the form more user-friendly and will also meet the specific information requirements of the end-users.

### Conclusions

Booz • Allen recommends implementing the different types of revisions in different phases.

- It may be possible to incorporate all of the format revisions from the user-friendly credit report into the current reporting system with a minimum of re-programing required. These format revisions may also be applied as specifications or guidelines for the next contractor award to produce credit reports.
- Efforts should also be made to incorporate into the credit report additional information requested by the investigators to facilitate the investigations of field agents.
- The long term goal associated with the development of this user-friendly credit report should be to redesign the credit reporting systems to prepare a single, comprehensive credit report. Once a single credit report is incorporated, it will be possible to include a summary of the credit report into the Report of Credit.

Completion of this implementation process will result in a user-friendly credit report which will be the most useful to investigators in their review of credit histories and financial vulnerability.

# USER-FRIENDLY CREDIT REPORT

## Table of Contents

I.	Introduction.....	1
II.	Research Methodology.....	2
III.	Overall Evaluation of CBM Credit Report.....	6
IV.	Booz•Allen Development of Prototype Credit Report .....	7
V.	Overall Evaluation of Prototype Credit Report.....	15
VI.	Development of Final Recommended User-Friendly Credit Report.....	16
VII.	Summary of Findings.....	24
VIII.	Recommendations.....	27

Appendix A: CBM Credit Report Form and Sample Summary Page Tested  
in Focus Groups

Appendix B: Topic Guide to Test CBM Credit Report Form

Appendix C: Prototype Credit Report Form Tested in Focus  
Groups

Appendix D: Topic Guide to Test Prototype Credit Report Form

Appendix E: Revised Prototype Credit Report Form

Appendix F: DIS and Adjudicator Evaluations of Revised Prototype  
Credit Report Form

Appendix G: Final User-Friendly Credit Report Form



Accession For	
NTIS GRA&I	<input checked="" type="checkbox"/>
DTIC TAB	<input type="checkbox"/>
Unannounced	<input type="checkbox"/>
Justification	
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Availability Codes	
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# DEVELOPMENT OF A USER-FRIENDLY CREDIT REPORT

## I. INTRODUCTION

Booz•Allen & Hamilton Inc. was funded by the Office of Naval Research (ONR) to conduct a study of the credit report form currently used in personnel security investigations. This research, awarded by the Defense Personnel Security Research and Education Center (PERSEREC) through the Financial and Credit Security Research Institutional Award Program, has been conducted in support of an effort to develop methods of reducing the proportion of people granted security clearances or sensitive assignments who are prone to engage in financially irresponsible acts.

To establish more effective management of the issuance of security clearances and sensitive assignments it is necessary to enhance and improve the current process for prescreening and evaluating applicants. An applicant's financial vulnerability is one aspect subject to a security investigation. Past research has indicated that personnel who engage in financially irresponsible acts are more vulnerable to monetary enticements to breach security than people who manage their finances responsibly. Irresponsible consumers may acquire a debt load that cannot be serviced by their legally acquired income, making them more susceptible to engaging in illegal, and profitable, offenses that might pose a risk to national security.

An applicant's financial vulnerability is determined through an investigation of the applicant's credit history. In order for investigators to accurately assess candidates' vulnerability, it is imperative that the investigators be provided with relevant and complete credit information. The volume of case work handled by investigators and the depth of each investigation necessitate an information presentation format that is both efficient and user-friendly. Investigators do not have the time or the resources to sort through volumes of paper trying to identify key pieces of information.

The objectives of this study have been to develop a more useful and efficient approach for presenting the required credit history information in a user-friendly format. Through the moderating of three focus groups with personnel security investigators, we obtained input into the effectiveness of the form logic and information presentation format used on the current CBM credit report. Based on these insights a new credit report format was developed. This prototype was then tested in three more focus groups with more credit report end-users. Based on this input, Booz•Allen revised the prototype form. This prototype was submitted, along with a draft of the final report, to PERSEREC and DIS management personnel for review. Booz•Allen incorporated PERSEREC's and DIS' comments to produce a final recommended form for reporting credit histories.

## II. RESEARCH METHODOLOGY

The purpose of this study has been to conduct a qualitative evaluation of the CBM credit report, and based on these evaluations, to develop a new more user-friendly report format. Booz•Allen selected focus groups as the most appropriate research methodology because of their:

- In-depth evaluations and analyses
- Qualitative results
- Ability to target specific populations.

Focus groups, a technique commonly used for document evaluation, are a standard market research practice for gathering qualitative insights into perceptions, motivations, and reactions to a particular form. The qualitative data obtained through these discussions is of much higher value to research studies such as this, than is the quantitative data obtained through other data gathering methods. Participants and moderators alike can provide actionable recommendations for product improvement based on user needs.

### 1. General Description of Focus Groups

For a new credit report format to be more efficient and user-friendly, it must meet the specific needs of the end-users. To identify these requirements, Booz•Allen conducted six focus groups with investigators who use the current CBM credit report. The focus groups were designed to gain insights into the perceptions, motivations, and reactions of the investigators who use the current CBM credit report form. The population of investigators was defined to include:

- Case controllers, who review reports to determine if there is sufficient derogatory information for expansion
- Field Agents, who follow and verify derogatory leads provided by case controllers and interview the applicants
- Adjudicators, who review reports from case controllers and field agents to present final evaluation and decision on a subject's application.

Participants were recruited to participate through our points-of-contact with each of these populations. Efforts were made to insure the participation of members from each of the three groups of credit report end-users in each of the focus groups. Four



of the six groups did consist of representatives from each of these three populations. One session contained only case controllers and adjudicators, while another group included case controllers and field agents but no adjudicators.

The focus groups were conducted at the Personnel Investigation Center in Baltimore, MD. Participants included:

- Case controllers from the Baltimore office
- Field Agents from the Baltimore and Washington, D.C. area
- Adjudicators from Army, Navy, Air Force, and Directorate Industrial Security Clearance Review offices in the Washington, DC area.

Six to ten investigators participated in each session.

Three focus groups were conducted to test the current CBM credit report. Based on the insights and recommendations from the participants in these sessions, Booz•Allen developed a prototype credit report form. This prototype was then tested with three additional focus groups of end-users. Exhibits 1 and 2 summarize information on the focus group schedule and the investigators who participated.

All focus groups were conducted by an experienced Booz•Allen moderator, who led the discussions based on a topic guide developed by Booz•Allen and approved by PERSEREC. Each of the discussions lasted 1 to 2 hours in duration.

The moderator opened each session by explaining the purpose of the test group (i.e., to evaluate either the current credit report form or the prototype) and indicating that the session was being audiotaped for the purpose of further analyses. Participants were then asked to introduce themselves and indicate whether they were a case controller, field agent, or adjudicator. The moderator then distributed copies of the form to be evaluated: either the current CBM credit report or the user-friendly prototype. The moderator initiated a discussion to evaluate the particular form at hand to obtain specific actionable recommendations for revisions.

## 2. Focus Groups Covering Current Form

Evaluation of the current CBM form began with a discussion of the role of the credit report within the investigations of the three end-users. This was to identify any significant differences in the information requirements of the different end-users. The

## EXHIBIT 1

### FOCUS GROUP SCHEDULE

#### TO TEST CURRENT CBM CREDIT REPORT FORM

DATE	NUMBER OF SESSIONS
October 17	1
October 18	2

#### TO TEST BOOZ, ALLEN PROTOTYPE REPORT FORM

DATE	NUMBER OF SESSIONS
October 31	1
November 1	2

## EXHIBIT 2

### SUMMARY OF END-USERS PARTICIPATING IN THE FOCUS GROUPS

FORM TESTED	# OF CASE CONTROLLERS	# OF FIELD AGENTS	# OF ADJUDICATORS	TOTAL
Current CBM Credit Report Form	9	8	5	22
Booz, Allen Prototype Report Form	9	6	6	21
TOTAL	18	14	11	43

moderator then led the discussion to review specific form characteristics and information content. Specific topic areas discussed included:

- Form usability
  - Is it difficult to find information?
  - Is it difficult to interpret the item codes?
- Form structure and format
  - How should the creditor information be sorted?
  - How should the items be grouped?
  - How could items be labeled more clearly?
  - Would use of bold or colored text be effective?
- Information content
  - What is the most important information?
  - Is there extraneous information?
  - What additional information is needed?

The moderator also led a more detailed discussion of the usefulness of the various account items included on the form.

The three focus groups that evaluated the current CBM report also reviewed a prototype summary sheet previously developed by PERSEREC. This page was designed to present a summary of the account balances and number of derogatory accounts reported by each credit reporting agency (i.e., TRW, CBI, and Trans Union). Discussion of this summary page included an evaluation of:

- Summary Usefulness
  - How could this summary be useful?
  - How should it be structured?
- Summary Content
  - What information should be included?

A copy of the current CBM credit report form and summary page tested, and the associated topic guide, are included in Appendices A and B, respectively.

### 3. Focus Groups Covering Prototype Form

Based on the input received from the investigators in the first round of three focus groups, Booz•Allen developed a prototype credit report form using Machintosh

computer graphics. This prototype form retained the same basic structure of the current form, including:

- A Report of Investigation cover page
- Separate Creditor, Collection, and Public Record sections
- Separate reports from different credit report vendors (i.e., TRW and CBI).

The second round of focus groups was conducted to evaluate the prototype developed by Booz•Allen. Based on the input received from the first set of focus groups, a report summary was included on the Report of Investigation (ROI), and was also tested in the second set of focus groups.

The focus groups began with a discussion of participants' overall impressions of the prototype and then discussed specific characteristics of each report section. Topics of interest included on the topic guide prepared by Booz•Allen for these discussions were:

- How is the credit information that is included on the prototype different from the information reported on the current form? Format? Content?
- Is there sufficient information? What is missing that should be included?
- Is it difficult to locate necessary information? Improvements??
- How should records be sorted? Alphabetically, by Manner of Payment code, by date?

The credit report summary included on the ROI was also evaluated for its content, format, and usability. Additional issues identified for discussion during the sessions included whether a record of inquiries was necessary and the usefulness of the lists of credit information sources and creditor addresses. Participants were also asked if they needed the panel credit report page, which had been omitted from the prototype. A copy of the credit report prototype developed and tested by Booz•Allen, and the associated topic guide, are included in Appendices C and D, respectively.

#### 4. Revision of the User-Friendly Credit Report Prototype

Based on the focus groups discussions we obtained:

- Identification of information needed on the credit report
- In-depth evaluations and analyses of the current form and the user friendly prototype form
- Qualitative recommendations for revisions to the current form and the prototype.

These results were incorporated into a revised version of the user-friendly prototype. This prototype was included in the draft final report which was submitted to PERSEREC and DIS management personnel for review. Based on the feedback from these managers, Booz•Allen has developed a user-friendly credit report form.

### III. OVERALL EVALUATION OF CBM CREDIT REPORT

Booz•Allen conducted focus groups with end-users of the current credit report form to obtain their evaluation of the current form and input into the development of a new, more user-friendly credit reporting format. Recommendations for ways to improve the user-friendliness of the current report form were fairly consistent among the three end-user populations: case controllers, field agents, and adjudicators. All of the investigators indicated that the most important application of the form is to reveal derogatory information. Investigators use these reports to identify individual derogatory accounts and to develop an overall picture of the applicant's financial status.

Focus group discussions revealed that when investigators are scanning a credit report, they look for two primary items: the manner of payment and the dollar amount past due on each account. Once it has been determined that an account is derogatory, with a manner of payment value greater than four or an amount past due greater than \$500, then the investigator will identify who the creditor is, the type of account, and other account-related information. The status of, and liabilities still owed on, collection accounts and public records (which are by nature derogatory) are also of primary concern to the investigators.

The focus group participants indicated that many of the account items included on the credit report are extraneous information not used by the investigators in the course of their investigations. The investigators also indicated that a great deal of time and effort was spent referencing the keys to the various codes (especially by adjudicators, who do not use the form as frequently as case controllers and field

agents). Not only do they have to reference the labels of the various account items, such as ACC and MOP, to determine their meaning (i.e., account type and manner of payment), but they then have to refer to the key to determine what the code represents (i.e., pays as agreed or 30 days past due). The investigators suggested spelling out these labels and account items. They argued that removing the extraneous items would provide enough space for the remaining items to be decoded.

Investigators also identified information they would like to see on the credit history report that is not currently included. Such items as the name and address of the collection agency handling each collection account would save a great deal of time for the field agents, in particular, tracking down derogatory leads.

One of the primary problems with the current report form, as identified in all three of the focus groups, was duplicate information. The investigators would like to see the current practice of generating multiple credit reports from various credit reporting agencies revised to produce one comprehensive credit report. This would save the time and resources currently required for investigators to read through each of the reports, comparing account numbers in an effort to differentiate between duplicate entries and multiple creditor accounts.

Implementing this type of revision would have implications for the design of the affected information management system, as well as the new report form. Systems requirement analysis is beyond the scope of this research effort. Therefore, the focus of the group discussions was directed towards identifying what revisions could be made to the printed report format to increase its utility and user-friendliness. Some of the investigators' recommendations that were incorporated into the user-friendly prototype do impact the content of the information reported. The implications of implementing these revisions are discussed in greater detail in chapters VII and VIII of this report.

The prototype summary page tested with the CBM report was received very favorably. The case controllers and adjudicators indicated that such a summary could save a great deal of effort when reviewing totally favorable reports. They indicated that if the summary page showed no evidence of derogatory information (and is accurate), then they might not need to review the entire credit report. Field agents also felt that the summary could be helpful as a summary of the derogatory leads to be pursued.

#### IV. BOOZ•ALLEN DEVELOPMENT OF PROTOTYPE CREDIT REPORT FORM

The focus groups conducted to review the current CBM credit report form, provided valuable insights into the applications and usefulness of this credit report. The investigators who participated in the group discussions recommended numerous

specific revisions that would facilitate their credit history investigations. Booz•Allen developed a prototype credit report form based on input received from the investigators' evaluations of the current CBM form. This prototype was developed using Machintosh graphics to facilitate additional revisions and modifications.

The structure of the prototype form was consistent with that of the CBM form with a Report of Investigation (ROI) cover sheet followed by the body of the report. Based on recommendations from the investigators, however, a summary page similar to the one tested in the focus groups was incorporated into the ROI. Two different credit reports from different credit reporting agencies were included to match the current process of providing multiple reports. Based on investigators' input, the current format of presenting creditor account information followed by collection accounts and public records was not altered. The final page of each report also included space for a consumer statement, "alert" comments to flag variances in personal information (i.e., name or social security number), and any additional miscellaneous information.

The account information, dollar amounts, and derogatory information included on the user-friendly prototype are all part of a fictional scenario developed to test the various sections of the credit report in the final three focus groups. The remainder of this section of the report presents a detailed description of the recommended revisions incorporated into the prototype credit report developed and tested by Booz•Allen. (Results of the focus groups conducted with the prototype form are discussed in sections V and VI of this report.) Most of these revisions are based on recommendations provided by focus group participants. A few modifications have been made based on Booz•Allen's professional experience and judgement (i.e., including label blocks and determining font sizes).

#### 1. Overall Format

- The user-friendly prototype credit report was printed using a laser printer for sharper and more precise graphics.
- A larger font was used for all of the subject's personal and credit information.
- All section labels were printed in bold (i.e., Creditors, Collections, etc.). Document design research indicates that judicious use of highlighting techniques can improve usability.



- Based on investigators' input all labels indicating the position of various account items (i.e., manner of payment, past due, account type, collection account balance, etc.) were spelled out instead of abbreviated. These labels were also enclosed in blocks, used a smaller font, and were printed in bold for easier reference.
- A page containing the credit inquiry panel was not included in the Booz•Allen prototype. Participants indicated that this page was not helpful in their investigations.

## 2. Subject Information

- Investigators indicated that the subject's personal identifying information was extremely difficult to locate in the current CBM format. On the prototype, all subject information was blocked off and labelled for easy identification. These items included:
  - Applicant's full name
  - Social Security number
  - Date-of-birth
  - Also Known As
  - Spouse's name
  - Spouse's Social Security number
  - Current Address
  - Former Addresses
  - Current Employer's name and address
  - Previous Employers' names and addresses.
- Applicant's salary was added to the employment information. Investigators indicated that knowing a subject's salary would allow for an evaluation of whether the debt load carried by the subject is beyond his current income. This might prove particularly useful if an individual is servicing a debt load beyond his current salary indicating possible outside (and potentially illegal) sources of revenue.

### 3. Creditor Information

- Focus group discussion of the creditor information reviewed the usefulness of each account item included on the CBM report forms. Based on investigators' input the following account items from the CBM credit report were included on the prototype form:
  - Creditor Name
  - Creditor Identification Number
  - Account Number
  - Manner of Payment
  - \$ Past Due
  - \$ Balance
  - \$ High Credit
  - Date Opened
  - Date Reported
  - Terms
  - Account Type
  - Counter (of late payments)
  - Previous history (of late payments).
- Participating end-users indicated that many of the items reported on the CBM form are not referenced during an investigation, are extraneous, and cause the form to be more cluttered and difficult to interpret. The following account items included on the CBM report were identified as not necessary and, therefore, not included on the prototype form:
  - Kind of Creditor Business
  - Balance Date
  - Date of Last Activity
  - Evaluation
  - Number of Months Reviewed
  - Auto Data Indicator
  - Dispute Indicator
  - Payment Profile (1st 12 months)
  - Payment Profile (2nd 12 months)
  - ECOA Indicator
  - Collection Status Indicator
  - Type of Loan Indicator
  - Legal Type Indicator.

- A new creditor account item, Status/Comments, was added to reflect all extenuating information. Sample comments included on the prototype form were:
  - Involuntary Repossession
  - Transfer Out
  - Placed in Collection
  - Student Loan - Payment Deferred.

Although these comments were often included on the current CBM report, they were not previously labelled.

- Bold text was used to highlight the Creditor Name, Manner of Payment Code, and \$ Past Due. Investigators identified items they specifically search for when reviewing a credit report. The creditor name was also included in bold to separate the different creditors.
- The Manner of Payment code and \$ Past Due, identified by end-users as the most important pieces of information, were isolated from other account information for easy identification.
- Account items were grouped with similar items for easy interpretation (i.e., \$ Balance with \$ High Credit, Date Opened with Date Reported, Counter with Previous History).
- Account items were grouped and aligned in columns directly below the headers for easier identification and reference.
- Based on investigators' input, the Account Type code was spelled out (i.e., install and revolving) to limit the amount of referencing to any kind of coding key.
- Based on investigators' suggestions, creditor accounts were grouped by creditor and sorted alphabetically.
- The creditor names and identification codes were only printed once with all accounts listed directly below.
- An additional linespace was included between creditors for easier reading.

4. Collection Accounts

- The collection information, following the creditor accounts, was begun on a new page. The investigators indicated that this would eliminate much confusion over the different sets of labels included on one page.
- As with creditor information, the focus group also discussed the usefulness of each collection account item included on the CBM report forms. Based on investigators' input the following collection account items from the CBM credit report were included on the prototype form:
  - Creditor Name
  - Account Number
  - Account Status
  - Original \$ Amount
  - \$ Balance
  - Date Filed
  - Date Reported.
- The following collection account items included on the current form were identified as not necessary by the focus group participants and, therefore, were not included on the prototype form:
  - Narrative Code #1
  - Narrative Code #2
  - ECOA Indicator
  - Date of Status
  - Date Reported
  - Purge Date.
- Based on investigators' suggestions, the following collection account items were added to the Booz•Allen report form:
  - Collection Agency Name
  - Collection Agency Identification Number

Field agents, in particular, indicated that these pieces of information are vital to their investigations, and that having them included on the credit report would increase the efficiency of their investigations immeasurably.

- The Creditor Name and status of the collection accounts were printed in bold type for easier identification.

- Account items were grouped by like information (i.e., dollar amounts, relevant dates, collection agency information) and aligned in columns for easy review.

## 5. Public Records

- Based on investigators' input the following public record items from the CBM credit report were included on the prototype form:
  - Court Identification
  - \$ Liability
  - \$ Assets
  - Plaintiff
  - Docket #
  - Date Filed
  - Status/Judgement
  - Judgement Date.
- The following public record items included on the CBM report were identified as not necessary and, therefore, were not included on the prototype form:
  - Verified date
  - Paid Date
  - Exempt amount on Bankruptcy
  - Defendant
  - City
  - State
  - ECOA code
  - Evaluation
  - Kind of Business.
- The public record type and status were included as one item.
- Based on recommendations from the investigators, the court code and public record status/judgement were printed in bold type.

## 6. Consumer Statements and Variance "Alerts"

- Bold labels were included on the user-friendly prototype to indicate where any consumer statements would be included on the report form and how they would be identified. These are recorded statements made by the subject to the credit reporting agency in dispute or, in explanation of, derogatory information.

- Directly following the consumer statement label, a label has been included for **\*\*Alerts\*\***. This refers to any information "flags" directed toward the investigator currently included to indicate variances in applicant name, social security number, addresses, or other special information. In the case of this scenario, no remarks of this nature were included. Should that be the case on a report, (i.e., where there are no consumer statements or "alert" flags), then including the labels would not be necessary.

#### 7. Miscellaneous Information

- The addresses of selected creditors and collection agencies were included in this section of the prototype credit report. Investigators participating in the focus groups had indicated that having these addresses printed directly on the credit report would be very helpful to their investigations. Field agents, in particular, indicated that this would save a great deal of time and research effort. (Presently, only one of the credit reporting agencies includes creditor addresses on the credit history reports.)

#### 8. Summary Sheet on ROI

- Based on the great deal of positive feedback received on the sample summary sheet tested in the focus groups, Booz•Allen incorporated a summary sheet into the Report of Investigation (ROI) cover sheet directly below the listing of cities included in the credit history search. Input received from the focus groups led to the inclusion of the following items in the summary:

##### Current Factors

- Total current balance
- Total Past Due
- Mortgage Balance
- Auto Loan Balance
- Personal Loan Balance
- Credit/Charge Card Balance
- Number of accounts and the \$ amount currently 30 days past due
- Number of accounts and the \$ amount currently 60 days past due
- Number of accounts and the \$ amount currently 90 days past due
- Number of accounts and the \$ amount currently 120+ days past due
- Number and \$ value of current Repossessions
- Number and \$ value of ongoing Collections/Charge Offs
- Number and \$ value of ongoing Liens/Judgements
- Number and \$ value of ongoing Bankruptcy

#### Previous History

- Number of accounts and the \$ amount previously 30 days past due
- Number of accounts and the \$ amount previously 60 days past due
- Number of accounts and the \$ amount previously 90 days past due
- Number of accounts and the \$ amount previously 120+ days past due.

\* \* \* \* \*

All of these modifications were incorporated into the prototype credit report form. This form was reviewed and approved for testing by PERSEREC prior to the second set of focus groups.

This prototype was also reviewed by management personnel at the Defense Investigative Service. There was not sufficient time to incorporate their comments into the prototype prior to testing. However, these comments were incorporated into the final credit form as described later in this report.

#### V. OVERALL EVALUATION OF PROTOTYPE CREDIT REPORT

Responses from the investigators who reviewed the Booz•Allen prototype were favorable. They liked the overall appearance and format of the form. Responses to the specific revisions made by Booz•Allen were positive:

- Investigators found the larger font much easier to read.
- Investigators found the bold and blocked labels much easier to reference when scanning and identifying information.
- Investigators found the spelled-out labels and codes much easier to interpret because a great deal of referencing to code keys was eliminated.
- The majority of the participants also found the summary page very useful, particularly the case controllers and adjudicators.

The investigators indicated that the format was much more user-friendly than the current report form.

Focus group participants' recommendations for improving the prototype form tended to involve the content of the information instead of the actual format. Investigators would like the form to contain all the information necessary to pursue

derogatory leads. This includes addresses for creditors, names and addresses for collection agencies, and court addresses for public records. The current absence of this information requires case controllers to send the reports back to the credit contractor for expansion. The investigators indicated that including this information would streamline their investigation process and reduce the cost of additional inquiries to the credit reporting agencies.

As with the focus groups to evaluate the current CBM form, investigators who reviewed the user-friendly prototype also indicated that they would like to see the new credit report form prepared as one comprehensive report including all information reported from the different credit reporting agencies, instead of including multiple individual reports.

Booz•Allen also submitted a revised prototype credit report, with a draft copy of this report, to management personnel at PERSEREC, the Defense Investigative Service (DIS), and various adjudication offices (including Army, Navy, and DISCR), for their review. (See Appendix E for a copy of this revised user-friendly prototype.) Comments received from these agencies were positive, presenting favorable evaluations of the prototype credit report. (See Appendix F for copies of the written comments and evaluations.) This input also provided insight into future plans for modifying the credit reporting process.

## VI. DEVELOPMENT OF FINAL RECOMMENDED USER-FRIENDLY CREDIT REPORT

Booz•Allen modified the prototype form to incorporate the comments and recommendations from the participating investigators, as well as the specifications and recommendations from DIS and the adjudicators. The resulting credit report format is both user-friendly to the end-users, and also supports the goals and objectives of management personnel. A copy of this user-friendly credit report form is included in Appendix G. The remainder of this section of the report details the revisions incorporated into the prototype to develop the final user-friendly credit report.

### 1. Subject Information

- Some of the investigators requested that any variance in the applicant's personal information identified during the credit history search be indicated in an additional block on the first page, directly below the block of personal information originally listed, for easy comparison. This would include:
  - Variances in Name



- Variances in Social Security number
- Variances in present address or employer
- Variances or additional records for previous addresses or previous employers.

The user-friendly report form does highlight any variant information directly below the primary personal information. However, we have included this as a text statement instead of as a separate block because the addition of another block makes this portion of the form too cluttered and unclear. The text will be more identifiable as a single text line than as an additional block squeezed between two others.

- The "Former Address" labels were changed to "Previous Address" to provide consistency with the "Current Employer" and "Previous Employer" labels.

## 2. Creditor Information

- Investigators found the use of bold text for the Manner of Payment and \$ Past Due items extremely useful. They also liked the way in which these account items were separated from the columns of other items for easy identification. They indicated that this format would permit efficient scanning of the report for derogatory accounts. When asked if writing out the Manner of Payment code would be an improvement, the investigators indicated that this was not necessary. The investigators found the numeric code, isolated and in bold, easier to scan than a block of text.

However, in past research, investigators have found text indicators of Manner of Payment (as included on the "Easy-To-Read" form used in the past), easier to read than a coded item. The text format also eliminates the need to reference a code key for this account item. For these reasons, the Manner of Payment code has been changed to text (highlighted in bold) in the user-friendly credit report.

- As mentioned previously, investigators do not want to have to reference code keys on the backside of a page or, as in the case of field agents and adjudicators who receive duplicate copies, any additional pages. Investigators suggested printing a brief key to the Manner of Payment codes on the front of the creditor page. Although a key for the Manner of Payment is not necessary on the user-friendly report, we have incorporated this suggestion for the interpretation of Account Terms, Counter, Payment History, and the Date of Last Account Activity.

The elimination of many of the extraneous codes previously included on the CBM report, and the use of complete text labels negates the need for many of the keys previously included. Therefore, the codes that are required are sufficiently few to be included in a brief code key printed on the bottom of the last creditor page using a very small font.

- In addition to references included on the prototype, investigators recommended that the Status/Comments entry also indicate:
  - Account Closed By Creditor
  - Account Closed By Subscriber
  - Account Included In Bankruptcy
  - Contact Member for Status
  - Account Charged Off
  - Mortgage Default/Foreclosure.

Review of the manner of payment codes indicates that the investigators would like to see any application of the string (letter) codes stated explicitly.

- One group of investigators and the personnel from DIS indicated that the ECOA should be included on the report because it is necessary to differentiate between individual, joint, and authorized user accounts. This has been added to the user-friendly credit report. However, since investigators who reviewed the CBM report could not identify what the ECOA code stood for, it is important to include a more descriptive label. We have labeled this item 'Account User'. We recommend that this item be reported in a text format similar to that of account type (i.e., joint, individual, auth. user) for easy reference.
- The creditor item labeled Terms should be reported in the following format:  
# months/monthly payment.
- A review of the credit report expansion criteria (i.e., conditions which, when met, dictate that a credit report must be pursued) indicates that it is necessary to know the number of finance company accounts maintained by the applicant. Therefore, it is necessary to include the Kind Of Business on the report. This identifier has been added directly after the Creditor Identification Number. It will be listed just once, with the creditor name and number, and not with each account.
- Based on management personnel input, the Date Reported was removed from the credit report and the Date of Last Account Activity was added. The Date of Last Activity is a more meaningful date for evaluating credit histories.

- The credit report has been modified to report account payment histories through the Counters and 12 month Payment History. Currently the credit brokers report payment history through one of these two items. Including the dates of delinquent payments instead of the 12 month profile would result in some accounts having no payment history reported.
- Investigators liked the alphabetical order of the creditor accounts and the format of listing accounts for each creditor under one header. Participants indicated that listing all creditor accounts together would simplify the process of identifying duplicate accounts.
- When asked if only derogatory accounts should be included on the credit report, investigators responded that they needed all credit accounts to be listed on derogatory reports. They indicated that a report of all accounts, including accounts that are favorable, is necessary to evaluate the applicant's overall financial status.

### 3. Collection Accounts

- Investigators indicated that they would like to have the date that collection accounts were paid included on the report. Investigators indicated that it is not uncommon for applicants with numerous accounts in collection to pay them all off immediately preceding a security investigation. Subsequent to the investigation, the subject then ceases payment. Investigators would like to identify individuals who make these timely payments.

This item has been included directly below the status of the collection account. If the account is paid, then the date is listed directly below. If the account is not paid, there is no date to detract from the status indicator.

- Investigators made the suggestion, which has been incorporated into the final report form, to sort collection accounts alphabetically, maintaining a consistent format with the creditor accounts.
- Investigators, particularly field agents, indicated that they would find the collection agency information invaluable if it is possible to include it on the credit report form.

- Some investigators initially indicated that they would like to see the addresses of the collection agency listed directly with each account. With further discussion of the matter, participants decided that doing so would make the form too cluttered and that including the addresses at the end of the report, as was done on the prototype, would be sufficient.

#### 4. Public Records

- Based on the results of the focus groups, a separate Status indicator has been included for public records. As with creditor and collection records, this indicator has been isolated from other items for easy identification.
- Investigators supported the inclusion of a status date to reflect the date an action is released or satisfied.
- Investigators indicated that they need the court numbers, court types (i.e., Federal, State, or Municipal), and court addresses for pursuing public records. Upon further questioning, investigators indicated that they would like the court addresses listed with the individual records, and not at the end of the report, where the creditor and collection agency addresses were included on the prototype report. This is necessary because the judgements do not have account numbers that can be referenced with the appropriate addresses if the addresses are grouped together. Therefore, these items have been included in the credit report listed with each individual public record.
- An item labeled Action Type has been included in the public records for identifying different types of judgements (i.e., type of bankruptcy).

#### 5. Consumer Statements and Variance "Alerts"

- As mentioned previously, investigators indicated that they would like any variances in the applicant's personal information to be listed on the first page of each credit report. We have incorporated this suggestion in the user-friendly report form.
- In place of the "Alert" comments, investigators recommended including the name and address of any credit counselors consulted.
- Investigators found the location of the consumer statement suitable.

6. Miscellaneous Information

- It was pointed out by a field agent during the focus groups that P.O. Box numbers are not sufficient addresses for creditor or collection agency accounts. This does not provide them with an avenue to follow up derogatory leads. A complete street address is necessary.
- Investigators indicated that they needed the addresses of creditors whose accounts had a manner of payment code equal to 5 or greater. Investigators do not generally pursue those accounts with a manner of payment lower than 5. Investigators also indicated that they need all collection addresses, regardless of status. Their preferred format would be with the accounts separated between creditor and collection accounts, and listed alphabetically within each of the two groups. As mentioned previously, investigators would like to have the addresses for each court associated with a public record list with that particular record, instead of with the creditor and collection agency addresses. This format has been incorporated into the final user-friendly credit report.
- The creditor identification code listed with the addresses has been changed to reflect the appropriate account number. Investigators indicated that different accounts with the same creditor are often located at different locations. Providing the account number also provides an easy reference to the correct derogatory account.
- Based on focus group results, an END OF REPORT indicator has been added to the end of each credit reporting agency's (i.e., TRW's, or CBI's) report.

7. Summary Sheet on ROI

- Based on input received from DIS personnel, the DIS Report of Investigation has been restructured. This cover sheet will be titled the Report of Credit (ROC). The "Department of Defense - Defense Investigative Service" identifier has been removed from the bottom of the page. The classification and associated ROI blocks have been removed from the page.
- Based on DIS specifications, information retained at the top of the page includes:
  - Title: Report of Credit
  - Date
  - Report Number
  - Case Controller Number

- Status
  - Subject's Sex
  - Subject's Social Security Number
  - Subject's Date of Birth
  - Subject's Place of Birth
  - Subject's Name.
- Based on the focus group results, the list of cities covered by the credit report has been retained. Investigators indicated that this listing is sufficient for their investigations, and that there is no need to include the panel report page omitted from the prototype.
  - Based on DIS specifications and the input of investigators, the following items have been added to the summary information included on the ROI prototype:
    - Total number of active accounts
    - Number of accounts and \$ amount of any garnishments
    - Number of Inquiries
    - Credit Counsellor (Y/N).
  - Based on new DIS specifications, two new items related to credit limits have been included. They are:
    - High Credit Limit (non-mortgage)
    - % Credit Extended (non-mortgage).
  - In order to add the additional information to the summary requested by investigators and defined by DIS specifications it is necessary to use a smaller font.
  - Investigators indicated that the reference to "current" factors and "current" balances was misleading because this information is only as current as the date reported. In many instances, account statuses and balances have changed by the time a field agent pursues the reported derogatory information. For this reason, the expression, 'current', has been changed to 'reported' to reflect what is included in the credit report.
  - Based on adjudicators' recommendations, Reported Balance was revised to Reported Balance Owed.

- Based on DIS specifications, sufficient space is available at the bottom of the ROC for the inclusion of a coded information indicator. This code (with no key provided) would indicate a possible issue case, or definite issue case (a case in need of expansion).

#### 8. Additional Recommendations

All of the recommended revisions outlined above have been incorporated into the user-friendly credit report, unless otherwise indicated. There were a few additional suggestions made by investigators that Booz•Allen did not incorporate into the credit report. These suggestions were not included because:

- The revision would not increase the usability of the form
- The revision is beyond the scope of this research effort
- Based on DIS management personnel, the revision is beyond the scope of the current credit report system.

These suggestions are discussed below.

- One group of field agents suggested adding a final page to the credit report summarizing derogatory information. Agents indicated that they would like this summary to include:
  - All derogatory accounts (manner of payment of 5 or greater)
  - Manner of payment
  - Amount past due
  - Collection account names and numbers
  - Amount placed for collection
  - Public record courts
  - Docket numbers
  - Date public record filed
  - Public record liability.
- Investigators indicated that a common problem results from receiving credit reports on individuals other than the subject. This most often occurs with people having the same name, particularly in the case of Juniors and Seniors. Investigators suggested printing different reports for variances in social security numbers. Once the report is identified as not belonging to the subject, then it

could be thrown out. Investigators indicated that this would be much easier and more time efficient than sorting through a report that combines the two credit histories.

- Investigators indicated that accounts that have been charged off or sent to collection should not reflect a \$0 balance. While the manner of payment code may be derogatory, the \$0 balance is misleading. They indicated that it is particularly important to show the Actual \$ amount charged off or sent to collections because 1) the applicant still owes on this account, and 2) the charged off amount or amount sent to collections could indicate a need for expanding the case. We suggest that these accounts should still be shown as "derogatory; bad debt".
- Investigators indicated that it can be misleading when an account has a manner of payment of "Too New To Rate", with an indicator to "contact member for status".
- Investigators suggested adding an indicator of the number of reports attached to the Report of Credit cover sheet. In this way, investigators would be sure they are not missing any reported information. However, this item was not added to the ROC as it would be misleading. Investigators are intentionally not given favorable reports.
- Investigators indicated that an indication of variance in the subject's personal information would be useful when using the Summary report. This item was not included on the ROC because it would be misleading. Investigators do not receive all reports for their investigations. It is possible that an omitted report would contain the variant information.
- Investigators also suggested using shading to highlight alternating accounts for easy reading.

## VII. SUMMARY OF FINDINGS

Based on our extensive analysis of the focus group sessions, Booz•Allen has developed a new format for reporting credit histories (see Appendix G). This credit report incorporates revisions recommended by users to improve the user-friendliness of the current credit report form. The informational content of this new form will also increase its utility to investigators in support of their ongoing investigations.



## 1. Format Revisions

The format changes that we have affected in the new report form should result in a much more efficient review of credit information. Identification of derogatory information has been facilitated through the use of:

- Larger text
- Bold type
- Greater spacing
- Improved organization.

The amount of referencing between pages required to interpret the current credit report has been reduced by:

- Elimination of extraneous information
- Use of explicit text for labels and account items instead of abbreviated codes
- Inclusion of a code key for the few codes necessary within the report itself.

It is also important to note that the user-friendly credit report was printed on a laser printer. This resulted in a clearer, more concise graphics format.

## 2. Content Revisions

The revisions to the informational content of the credit report have involved adding credit information that investigators, particularly field agents, find useful, or necessary, for pursuing derogatory leads. This information includes:

- Subject's salary
- Spouse's social security number
- Addresses of all creditors with derogatory accounts (currently only TRW reports creditor addresses)
- Names and addresses of collection agencies collecting on derogatory accounts
- Names and addresses of courts from public record actions
- Court type (e.g., Federal, District, Municipal).

Including these items on the new user-friendly credit report will increase the efficiency of the current investigation process. They will allow investigators to pursue derogatory information in a more timely and cost effective manner.

Currently investigators have to send derogatory items (including creditor accounts, collection accounts, and public records) back to the case controllers for all address information. Case controllers must then place inquiries with the credit reporting agencies, or the creditors themselves, for this information. Including this information on the credit report would:

- Decrease the time required to complete a credit history investigation
- Decrease the cost associated with credit history investigations.

Investigators would not be delayed waiting for this information. Case controllers would be free to investigate new cases. The associated cost of the additional inquiries to reporting agencies and creditors would not be accrued.

### 3. Credit Report Summary

Focus group participants indicated that including a summary page similar to the one tested will save a great deal of effort for case controllers and adjudicators, particularly in the cases of distinctly favorable or derogatory reports. Case controllers can quickly determine whether a case needs to be expanded. In the case of derogatory accounts, the summary sheet will act as a guide for case controllers and field agents when identifying derogatory leads to be pursued. With an entirely favorable summary, investigators may not have to review the entire report. Participants also indicated that, with the summary page, it may not be necessary to produce the entire report unless specifically required to do so.

### 4. Single Report Format

In addition to the previously mentioned revisions, investigators indicated that they would like to see the current process of producing a credit history with multiple credit reports from individual reporting agencies, revised to produce a single comprehensive credit history. The multiple reports currently generated by different credit reporting agencies often report duplicate information. However, as none of these reports includes a complete credit history, it is necessary to review them all. Investigators must sort through the entire set of reports to identify derogatory

information while making sure they do not account for duplicate entries more than once.

This review process is complicated by the fact that all credit reporting agencies use different creditor identification numbers, creditor codes, and account numbers, making it very difficult for investigators to identify duplicate entries. The agencies do not report the same information in consistent formats. One agency may report past payment behavior through the "counters", while another uses a payment profile.

Investigators would like to see the implementation of a system that compiles all the information from the various credit agencies, and generates a single, comprehensive credit report. Currently, however, the development of a single report form is beyond the scope of the current data management system that produces the credit histories.

## VIII. RECOMMENDATIONS

Implementation of the new credit report form can be achieved through the revision of the current CBM form. The overall format revisions will result in a much more user-friendly form that saves the investigators a great deal of time, energy, and frustration currently spent interpreting the credit reports. Changing the content of the information currently reported could improve the investigation process, making it more streamlined, timely, and cost-effective. However, it may be necessary to implement these revisions in steps, in conjunction with a redefinition of the information management system currently handling all credit information.

While implementing the format changes may be readily possible, it may not currently be feasible to implement the proposed information content revisions. The format changes involve redesigning the form and manipulating the placement of information currently reported. The content changes, however, require obtaining information that may not currently be reported from the credit reporting agencies. This information includes:

- Addresses of all creditors with derogatory accounts (currently only TRW reports creditor addresses)
- Names and addresses of collection agencies collecting on derogatory accounts
- Names and addresses of courts from public record actions
- Court type (e.g., Federal, District, Municipal).

Implementation of the recommendations for including a report summary and producing a single comprehensive credit report may be more difficult, as it will involve the redefinition of the credit information management system.

For these reasons, Booz•Allen recommends implementing the different types of revisions in different phases:

- Incorporate all format revisions from the user-friendly credit report
- Incorporate the additional information to the credit report that will facilitate the investigations of field agents
- Research the possibility of implementing a process to generate a comprehensive credit report
- Incorporate the report summary into the Report of Credit.

The following text discusses this implementation process in more detail.

Many of the recommendations we have made to revise the format of the current form can be implemented without any additional creditor information. These revisions include visually accentuating key information elements, decreasing the amount of coded information, and deleting extraneous information. Implementing these format revisions will require program revisions to the current system. These revisions can also be incorporated as specifications or guidelines for the next contractor award to produce the credit reports. These format changes will result in a credit report that is user-friendly to the investigators and will simplify their reviews of applicants' credit histories.

To streamline the process of pursuing derogatory information, efforts should be made to incorporate the creditor, collection, and public record information identified by field agents as that which is necessary to eliminate the need to refer reports back to case controllers for expansion. Although the information reported from the creditors and credit reporting agencies is not consistently complete, the credit report should be capable of reporting this information when available. It may also be possible to access this information through outside information sources (i.e., complete listings of municipal, district and federal courts, or government pay scales). The user-friendly credit report has allowed for the reporting of this necessary information should it become available.

The long term goal associated with the development of this user-friendly credit report should be to redesign the credit reporting systems to prepare a single, comprehensive credit report, which will be the most useful to investigators in their review of credit histories and financial vulnerability. Currently contractors cannot read

across the different credit report formats used by the various reporting agencies. However it may be possible to develop this capability. PERSEREC is currently researching this possibility.

Implementation of the credit report summary, as included in the user-friendly credit report, is also constrained by the inability to read across the different credit reports. Summarizing the credit reports without the capability to identify duplicate information will result in artificially inflated figures. However, should a single credit report be implemented, the development of the credit report summary will greatly increase to efficiency of the credit review process.

## **APPENDIX A**

### **CBM CREDIT REPORT FORM AND SAMPLE SUMMARY PAGE TESTED IN FOCUS GROUPS**

1602

DIS REPORT OF INVESTIGATION			DATE 22/05/89		
CODE D0620	CONTROL 89135-DX1-1836-1A2	STATUS RUC			
DISTRIBUTION				COPY TO	
MADE BY DIS/PIC					
SEX M	SOCIAL SECURITY NO. [REDACTED]	FORMER MIL. SV. NO.	BIRTH (DATE) 03 AUG 63	(GPCI)	(PLACE) NEW MEXICO

1  
2  
TITLE

CREDIT  
REVIEW OF CREDIT BUREAU RECORDS COVERING THE FOLLOWING LOCATIONS  
DISCLOSED INFORMATION --- SEE ATTACHED 3

COLORADO SPRINGS, CO

APG, MD

FLORISSANT, MO

FT CARSON, CO

ST LOUIS, MO

HAZELWOOD, MO

COLUMBIA, MO

CLASSIFICATION

WARNING

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ROI

PAGE

1 LAST

DEPARTMENT OF DEFENSE - DEFENSE INVESTIGATIVE SERVICE

07-0000

1

DEFENSE INVESTIGATIVE SERVICE

CREDIT INQUIRY PANEL FOR CASE 89135-DX1-1836-1A2

BATCH NUMBER 4423 SEQUENCE 43

NAME: [REDACTED]

SSN = [REDACTED]

ADDRESSES

SYS/BUR

REP

GENERAL DELIVERY	COLORADO SPRI	CO	80916	3	CHI/08	YES
GENERAL DELIVERY	ABERDEEN	MD	21005	3	CBI/45	YES
3520 CROSSKEYS	FLORISSANT	MO	63033	3	TU/BB	YES
GENERAL DELIVERY	FT CARSON	CO	80913	1	CHI/08	NO ✓
GENERAL DELIVERY	ST LOUIS	MO	63166	3	TU/BB	NO ✓
7220 LINDBERGH	HAZELWOOD	MO	63042	3	TU/BB	NO
GENERAL DELIVERY	COLUMBIA	MO	65201	3	TU/BB	NO



18700  
GENERAL DELIVERY  
COLORADO  
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06-1554 BR LX LIONSTONE  
: DRIVE TAPCO COLORADO SPRINGS CO 80914  
: CIRCLE 11788 RING

FA 2000	RR	EX	CROSS KEYS	
:		AFT	FLORISSANT	MO
:	SINCE GLASS ETED	-		

FL 1475 RR BX S WATERFORD  
: APT FLORISSANT MO  
: SINCE 04/56 RTED

EM US ARMY E4

IN 12/21/88 10300000434 PENNEY J C DC

NAME	INOBIDOPEN	H/C	IDLA	MR	ECOA	IPYMT	PRG	ISTAT	
ID CODE	COUNTERS	INOB	IRPTD	BAL	TERMS	IID-I	IPYMT	PRG	ITYPE
ACCT. ##	IBALDI	F/D	IEVAL	IACCT	IDLI	PREV	HISTORY		

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:	11200000	309	00000000	1	12/84	\$	0	M00130	2		
:	7019675					\$	0		1		

CHILTON CREDIT RPTING/COLORADO SPG  
1231 GREENWAY DR., SUITE 400  
IRVING, TX 75038  
(719) 632-0766

NAME	IKOBIOPEN	H/C	IDLA	MR	IECOA	IPYMT PRGF 1	ISTAT
ID CODE	ICOUNTERS	IMOP	IRPTD	BAL	ITERMS	IIID-I	IPYMT PRGF 2
ACCT. ##	IBALDT	P/D	IEVAL	IACCITOL	IPREV	HISTORY	
TR VALLEY NATL	FA	08/84	\$ 4993	03/85	4	1	000
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: 40200200017717323			\$ 0		R		
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: 8429097158			\$ 0		R		
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: 6196058116030			\$ 0		I		
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CHILTON CREDIT RPTING/COLORADO SPG.  
1231 GREENWAY DR., SUITE 400  
IRVING, TX 75038  
(719) 632-0766

NAME	IKOBIDOPEN	H/C	DLA	MR	IECOA	IPYMT PROF 1	ISTATI
ID CODE	ICOUNTERS	IMOP	IRPTD	BAL	ITERMS	IID-I	IPYMT PROF 2
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TR DILLARDS	DC	01/83	\$ 500			1	00-00000-000
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: 88383567			\$ 0			I	
TR DILLARDS	DC	03/84	\$ 215			3	00-00000-000
: 13700003468	000000000	1	04/89	\$ 0		A	000000000000
: 88726385			\$ 0			R	
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: 13700014594	000000000	0	03/89	\$ 1313	M00015	A	
: 585940087101K			\$ 0			I	
: N158 STUDENT LOAN-PAYMENT DEFERRED							
TR SLMA LSC K	EL	08/88	\$ 2500	08/88		1	
: 13700014594	000000000	0	03/89	\$ 2500	M00030	A	
: 585940087102K			\$ 0			I	
: N158 STUDENT LOAN-PAYMENT DEFERRED							
TR SLMA LSC K	EL	08/88	\$ 2500	08/88		1	
: 13700014594	000000000	0	03/89	\$ 2500	M00030	A	
: 585940087103K			\$ 0			I	
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TR USAA FEDERAL	BB	06/86	\$ 2500	03/89	35	2	000000000000
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: 5416300201497410			\$ 0			R	

DATE	IECITYPE	ACCOUNT ##
SUBSCRIBER ISTSTATEMENT		
PURGEICNTINARRATIVE		
NARRATIVE CONTINUE		
SUB #	IPHONE #	INAME
ADDRESS	(TRW 270 SEG ONLY)	

MI  
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ED END OF REPORT

W003 SECURITY WATCH - VARIANCE IN ADDRESS

\*\*\*0 5/17/89 18:3589135DX118361A20004423043 12 0 13789230005545/00977-23

\* REPORT SELECTED VIA CUSTOMER TABLE \*  
CREDIT BUREAU OF BALTIMORE  
300 CATHEDRAL ST  
BALTIMORE, MD 21201  
(301) 332-4691

0000000000000000 00-00

NM-TIROCH, ANTHONY, G., KRISTINE.  
CA-, GENERAL DELIVERY, ABERDEEN, MD, 21005.  
FA-3520, CROSSKEYS, FLORISSANT, MO, 63033.  
ID-335-585-94-0087, AGE-25.

\*\*\*05

HD 05/17/89 12/00/83 HIT  
NM [REDACTED] G SS# [REDACTED]  
: DOB: 03/63 DOD: TEL. DL#  
CA 1485 RR EX WOODSAGE  
: ST APT FLORISSANT MD 63033  
FA 3250 RR EX CROSS KEYS  
: DR 4 -APT FLORISSANT MD 63033  
: SINCE RTPD 11/87  
F2 1475A S WA RR EX  
: APT FLORISSANT MD 63033  
: SINCE RTPD 10/86  
IQ 10/12/87 654DC00021 SEARS DC  
IQ 06/22/87 654RA00170 CROSS KEYS RA

NAME	IKOBIOPEN	H/C	IDLA	MR	IECOA	IPYMT	FRCP	STATI	
ID CODE	ICOUNTERS	SIMOP	IRPTD	BAL	ITERMS	IID-I	IPYMT	FRCP	ITYPEI
ACCT. ##	IBALDTI	P/D	IEVAL	IACCITOL	IPREV	HISTORY			

TR DILLARD DC 03/84 \$ 215 03/87 47 3  
: 906DC00755 000000200 1 03/89 \$ 0 A  
: 88726385 \$ 0 R 3 03/86 3 11/85  
TR DILLARD DC 01/83 \$ 500 51 1  
: 906DC00755 000000000 1 03/89 \$ 0 M00034 A  
: 88383567 \$ 0 I  
TR ZALES JA 09/83 \$ 437 01/85 39 1  
: 906JA00076 000000100 1 09/88 \$ 0 A  
: 31301729765 \$ 0 R

CREDIT BUREAU OF BALTIMORE  
300 CATHEDRAL ST  
BALTIMORE, MD 21201  
(301) 332-4691

NAME	IKOBIOPEN I	H/C	IDLA I	MR	IECOA	IPYMT PROF 1	ISTATI
ID CODE	ICOUNTERSIMOPIRPTD I	BAL	ITERMS	IIID-I		IPYMT PROF 2	ITYPEI
ACCT. ##	IBALDTI	P/D	IEVAL	IACCITOLIPREV	HISTORY		I
TR SEARS	DC	01/84	\$ 1396			34	1
: 906DC00029 000000000	1	12/88	\$ 0			A	
: 8440-0190552692658			\$ 0			R	
TR GMAC	FA	03/88	\$ 15K			13	7
: 906FA00034 000000000	1	04/89	\$ 12K M00262			A	
: 8-021009732			\$ 0			I	
TR USAA SV BK	BD	06/86	\$ 2500			32	4
: 905DB02427 000000000	1	03/89	\$ 2499 M00078			A	
: 541630020149			\$ 0			R	
: N14 AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
TR FMC	FA	01/86	\$ 12K 04/89			38	1
: 905FA03856 00010100	1	04/89	\$ 2359 M00262			A	
: E1A2444WM0			\$ 0			I	
TR VLY NTL BK	FA	08/84	\$ 4993			4	1
: 190FA00049 000000000	1	01/86	\$ 0 00036M			A	
: 40200200200017717323			\$ 0			I	
: N14 AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
TR SLMA LSCK	FZ	08/88	\$ 1313				1
: 157FZ00018 000000000	0	03/89	\$ 1313 M00015			A	
: 585940087101			\$ 0			I	
: N158 STUDENT LOAN - PAYMENT DEFERRED							
TR SEARS	DC	01/84	\$ 1962			6	1
: 906DC00029 000000000	1	04/89	\$ 1947			A	
: 8691-0050883081338			\$ 0			R	
TR J C PENNEY	DC	12/88	\$ 591			2	2
: 906DC00193 000000000	1	02/89	\$ 591 M00020			A	
: 61-619605811630			\$ 0			I	
TR J C PENNEY	DC	12/88	\$ 0				2
: 906DC00185 000000000	1	02/89	\$ 0			A	
: 61-619605811620			\$ 0			R	

ED END OF REPORT

#\*0 5/17/89 18:4089135DX118361A20004423043 17 0 137892300053BB/00975-23

\* REPORT SELECTED VIA CUSTOMER TABLE \*  
TRANS UNION CREDIT INFO/ST LOUIS 0000000000000000 00-00  
408 OLIVE ST., SUITE 600  
SAINT LOUIS, MO 63102  
(314) 241-4333

SPEC035DX118361A2 17MAV 0001315469 I0100AN Y00 N  
G 585940087 A-2500000000000 020  
AD3520 CROSSKEYS FLORISSANT MO63033  
AD1 GENERAL DELIVERY ST LOUIS MO63166

\*\*03

HD 35DX118361A2 02/00/82 HIT 01  
NM G SS#  
: DOB:08/63 DOD: TEL.0008376521 DL#

SP SS# 0000000000 DDD:

CA 2571 RR BX RHAPSODY  
: LN APT FLORISSANT MO 63031  
: SINCE RTPD 08/88

FA 3250 RR BX CROSS KEYS  
: DR APT4 FLORISSANT MO 63033  
: SINCE RTPD 02/88

F2 1475 RR BX WATERFORD  
: APTAS FLORISSANT MO 63033

EM CROSSROADS FURNITURE  
: \$ 0 HIRE- VER- TERM- RP-12/85

ID 05/17/89 0001315 DIS V  
ID 08/30/88 2625682 Z  
ID 08/30/88 2625682 Z  
ID 03/04/88 1201008 N  
ID 12/04/87 SL6633 F

NAME IKOBIOPEN I H/C IDLA I MR IECOA IPYMT PROF 1 ISTATI  
ID CODE ICOUNTERSIMOPIRPTD I BAL I TERMS IID-I IPYMT PROF 2 ITYPEI  
ACCT. ## IBALDTI P/D IEVAL IACCITOLIPREV HISTORY I

TR GMAC F 03/88 \$ 15766 09/88 7 7 00000  
: 5100008 00000000 1 09/88 \$ 13927 60M262 A  
: 8021009732 \$ 0 I 00

TRANS UNION CREDIT INFO/ST LOUIS  
408 OLIVE ST., SUITE 600  
SAINT LOUIS, MO 63102  
(314) 241-4333

NAME	IKOBIOPEN	H/C	IDLA	MR	IECOA	IPYMT PROF 1	ISTATI	
ID CODE	ICOUNTERS	IMOP	IRPTD	BAL	ITERMS	IID-I	IPYMT PROF 2	ITYPEI
ACCT. ##	IBALDTI	P/D	IEVAL	IACCITOL	IPREV	HISTORY		
TR USAA FD SVGS	B	06/86	\$ 2500	09/88	12	2	0-00000000-00	
: 7143	000000000	1	09/88	\$ 2107	MIN63	A		
: 541630020149			\$ 0		R	31		
TR SEARS ROEBCK	D	01/84	\$ 1396	09/88	24	3	0-00-00-00-0	
: 90	000000000	1	09/88	\$ 842	X47	A		
: 190552692658			\$ 0		R			
TR DILLARDS	D	07/83	\$ 500	03/88		1	0000000000	
: 180022	000000000	1	05/89	\$ 0	M34	A		
: 88383567			\$ 0		I			
TR FRD MOTOR CR	F	01/86	\$ 12583	09/87	18	1	000000000000	
: 5301519	00010100	1	09/87	\$ 7865	X262	A		
: EIA2444WMO			\$ 0		I			
TR DILLARDS	D	03/84	\$ 215	03/87		3	00-0-00000000	
: 180022	000000000	1	05/89	\$ 0		A		
: 88726385			\$ 0		R			
TR SEARS ROEBCK	D	01/84	\$ 394	02/84	2	1	0	
: 90	000000000	1	02/84	\$ 394	X15	A		
: 84290997158			\$ 0		R			
TR ZALES	J	09/83	\$ 400	01/84	24	1	0000	
: 6010000	000000000	1	09/88	\$ 0		A		
: 31301729765			\$ 0		R			
TR LNDMK NCTY B	B	02/82	\$ 2860	11/82		2	0000000000	
: 4685	000000000	1	11/82	\$ 1907	24X119	A		
: 1000024933			\$ 0		I			
: COLLATERAL-	78PLYM	2350						
TR SLMA / LSCK	B	08/88	\$ 2500			1		
: 130203	000000000	0	09/88	\$ 2500	M30	A		
: 585940087103K			\$ 0		I	46		
: N175 STUDENT LOAN NOT IN REPAYMENT								
: COLLATERAL-	DEFERRED	PYT						
TR SLMA / LSCK	B	08/88	\$ 1313			1		
: 130203	000000000	0	09/88	\$ 1313	M15	A		
: 585940087101K			\$ 0		I	46		
: N175 STUDENT LOAN NOT IN REPAYMENT								
: COLLATERAL-	DEFERRED	PYT						

TRANS UNION CREDIT INFO/ST LOUIS  
408 OLIVE ST.,SUITE 600  
SAINT LOUIS, MO 63102  
(314) 241-4333

NAME	IKOBIDOPEN	H/C	IDLA	MR	IECOA	IPYMT PROF 1	ISTAT1
ID CODE	ICOUNTERS	IMOP	IRPTD	BAL	ITERMS	IID-I	IPYMT PROF 2
ACCT. ##	IBALDT	P/D	IEVAL	IACCITOL	IPREV	HISTORY	
TR SLMA / LSCK	B	08/88	\$ 2500			1	
: 130203	000000000	0	09/88	\$ 2500	M30	A	
: 585940087102K			\$ 0			I 46	
: N175 STUDENT LOAN NOT IN REPAYMENT							
: COLLATERAL- DEFERRED PYT							

DATE	IECITYFE	IACCOUNT ##
SUBSCRIBER ISTISTATEMENT		
PURGEICNTINARRATIVE		
NARRATIVE CONTINUE		
SUB #	IPHONE #	INAME
(ADDRESS	(TRW 270	SEG ONLY)

M1  
: INPUT CREDIT ADDRESS DOES NOT MATCH A CREDIT FILE ADDRESS  
: INQUIRY SSN CLEAR

ED END OF REPORT



2

```
*****
*
*      DEFENSE INVESTIGATIVE SERVICE
*
*      CREDIT INQUIRY PANEL FOR CASE 89135-DX1-1836-1A2 ALIAS 01
*
*      BATCH NUMBER 4423 SEQUENCE 44
*
*      NAME: [REDACTED] SSN = 585-94-0087
*
*      ADDRESSES                      SYS/BUR      REP
*      -----                      -
*
*      GENERAL DELIVERY  COLORADO SPRI CO  80916  CHI/08  YES
*      GENERAL DELIVERY  ABERDEEN MD  21005  CEI/45  YES
*      3520 CROSSKEYS     FLORISSANT MO  63033  TU/11  YES
*      GENERAL DELIVERY  FT CARSON CO  80913  CHI/08  NO
*      GENERAL DELIVERY  ST LOUIS MO  63166  TU/08  NO
*      7220 LINDBERGH     HAZELWOOD MO  63042  TU/08  NO
*      GENERAL DELIVERY  COLUMBIA MO  65201  TU/11  NO
*
*****
```

12

CHILTON CREDIT RPTING/COLORADO SPG  
1231 GREENWAY DR., SUITE 400  
IRVING, TX 75038  
(719) 632-0766

NAME	IKOBIOPEN	H/C	IDLA	MR	IECOA	IPYMT PROF 1	ISTAT1
ID CODE	ICOUNTERS	IMDPIRPTD	BAL	ITERMS	IID-I	IPYMT PROF 2	ITYPE1
ACCT. ##	IBALDT1	P/D	IEVAL	IACCITOLIPREV	HISTORY		I
TR VALLEY NATL	FA	08/84	\$ 4993	03/85	4 1	000	
: 11600006475 00000000	1	04/85	\$ -		Z		
: 40200200017717323			\$ 0		R		
TR SEARS	DC	01/84	\$ 405	06/84	9 1	00000000	
: 18700000886 00000000	1	09/84	\$ 0	M00016	Z -		
: 84290997158			\$ 0		R		
: TRANSFER OUT							
TR ZALES JEWELRY	JA	09/83	\$ 437	01/85	38 1	000000000011	
: 18700000993 00000000	1	07/87	\$ 0		Z	001000----	
: 31301729765			\$ 0		R	2 08/8	
TR VALLEY NATL	FA	08/84	\$ 4993	01/86	14 1	-0000000-000	
: 11600006475 00000000	1	02/86	\$ 0		Z	0	
: 200200017717323			\$ 0		I		
TR G M A C	FA	03/88	\$ 15766	03/89	14 7	000000000000	
: 18700000873 00000000	1	04/89	\$ 12350	M00262	A	0	
: 8021009732			\$ 0		I		
TR SEARS	DC	01/84	\$ 1396	12/88	44 4	000000000000	
: 18700000886 00000000	1	12/88	\$ 0		A	000000000000	
: 190552692658			\$ 0		R		
: TRANSFER OUT							
TR SEARS	DC	01/84	\$ 1962	04/89	6 3	00000	
: 18700000886 00000000	1	04/89	\$ 1947	M00054	A		
: 50883081338			\$ 0		R		
TR PENNEY J C AD	DC	12/88	\$ 591	03/89	3 4	00	
: 18700000887 00000000	1	03/89	\$ 580	M00020	A		
: 6196058116030			\$ 0		I		
TR PENNEY J C AD	DC	12/88	\$ -	03/89	1 4		
: 18700000887 00000000	1	03/89	\$ 0		A		
: 6196058116020			\$ 0		R		
TR FORD MOTOR CR	FA	01/86	\$ 12583	03/89		1	
: 18700000896 00010100	0	03/89	\$ 2622	M00262	A		
: EIA2444WM0			\$ -		I		

IRVING, TX 75038  
(719) 632-0766

NAME IKOBIOPEN I H/C IDLA I MR IECD A IPYMT PROF 1 ISTAT I  
ID CODE ICOUNTERSIMDPIRPTD I BAL I TERMS IID-I IPYMT PROF 2 I TYPE I  
ACCT. ## IBALDTI P/D IEVAL IACCITOLIPREV HISTORY I

TR DILLARDS DC 01/83 \$ 500 1 00-00000-000  
: 18700003468 000000000 1 04/89 \$ 0 M00034 A - 000000000000  
: 88383567 \$ 0 I

TR DILLARDS DC 03/84 \$ 215 3 00-00000-000  
: 18700003468 000000000 1 04/89 \$ 0 A 000000000000  
: 88726385 \$ 0 R

TR SLMA LSC K EL 08/88 \$ 1313 08/88 1  
: 18700014594 000000000 0 03/89 \$ 1313 M00015 A  
: 585940087101K \$ 0 I  
: N158 STUDENT LOAN-PAYMENT DEFERRED

TR SLMA LSC K EL 08/88 \$ 2500 08/88 1  
: 18700014594 000000000 0 03/89 \$ 2500 M00030 A  
: 585940087102K \$ 0 I  
: N158 STUDENT LOAN-PAYMENT DEFERRED

TR SLMA LSC K EL 08/88 \$ 2500 08/88 1  
: 18700014594 000000000 0 03/89 \$ 2500 M00030 A  
: 585940087103K \$ 0 I  
: N158 STUDENT LOAN-PAYMENT DEFERRED

TR USAA FEDERAL BB 06/86 \$ 2500 03/89 35 2 000000000000  
: 13300001352 000000000 1 04/89 \$ 2499 M00078 A 000000000000  
: 5416300201497410 \$ 0 R

DATE I CTYPE I ACCOUNT ## I  
SUBSCRIBER I STATEMENT I  
PURCHASE I NARRATIVE I  
NARRATIVE CONTINUE I  
SUB # I PHONE # I NAME I ADDRESS I (TRW 270 SEG ONLY) I

MI  
: W005 SECURITY WATCH - VARIANCE IN NAME AND ADDRESS  
:

ED END OF REPORT

##0 5/17/89 18:4489135DX118361A20104423044 12 0 13789230005545/00983-23

\* REPORT SELECTED VIA CUSTOMER TABLE \*

CREDIT BUREAU OF BALTIMORE

0000000000000000 00-00

300 CATHEDRAL ST

BALTIMORE, MD 21201

(301) 332-4691

NM-CAHALL, ANTHONY, G., KRISTINE.

CA-, GENERAL DELIVERY, ABERDEEN, MD, 21005.

FA-3520, CROSSKEYS, FLORISSANT, MD, 63033.

ID-SSS-585-94-0087, AGE-25.

\*\*05

HD 05/17/89 12/00/83 HIT

NM [REDACTED] G SS# [REDACTED]

: AGE:25 DOD: TEL. DL#

CA 2485 RR BX WOODDSAGE  
: ST APT FLORISSANT MD 63033

FA 3250 RR BX- CROSS KEYS  
: DR 4 APT FLORISSANT MD 63033  
: SINCE RTPD 11/87

F2 1475A S WA RR BX  
: APT FLORISSANT MD 63033  
: SINCE RTPD 10/86

ID 05/17/89 192VC00021 D.I.S. VC  
ID 10/12/87 654DC00021 SEARS DC  
ID 06/22/87 654RA00170 CROSS KEYS RA

NAME	IKDBIOPEN	H/C	IDLA	MR	IECDA	IPYMT	PROF	1	ISTAT	
ID CODE	ICOUNTERS	SIMOP	RPTD	BAL	ITERMS	IID-I	IPYMT	PROF	2	ITYPE
ACCT. ##	IBALDT	P/D	IEVAL	IACCITOL	IPREV	HISTORY				

TR DILLARD DC 03/84 \$ 215 03/87 47 3  
: 906DC00755 00000200 1 03/89 \$ 0 A  
: 88726385 \$ 0 R 3 03/86 3 11/85

TR DILLARD DC 01/83 \$ 500 51 1  
: 906DC00755 00000000 1 03/89 \$ 0 M00034 A  
: 88383567 \$ 0 I

CREDIT BUREAU OF BALTIMORE  
300 CATHEDRAL ST  
BALTIMORE, MD 21201  
(301) 332-4691

NAME	IKOBIOPEN	H/C	DLA	MR	IECOA	IPYMT PROF 1	ISTAT1
ID CODE	ICOUNTERS	IMOP	IRPTD	BAL	ITERMS	IID-I	IPYMT PROF 2
ACCT. ##	IBALDT	P/D	IEVAL	IACCIT	DLIPREV	HISTORY	
TR ZALES	JA	09/83	\$ 437	01/85	39	1	
: 906JA00076	00000100	1	09/88	\$ 0	A		
: 31301729765			\$ 0	R			
TR SEARS	DC	01/84	\$ 1396		34	1	
: 906DC00029	00000000	1	12/88	\$ 0	A		
: 8440-0190552692658			\$ 0	R			
TR GMAC	FA	03/88	\$ 15K		13	7	
: 906FA00034	00000000	1	04/89	\$ 12K M00262	A		
: 8-021009732			\$ 0	I			
TR USAA SV BK	BB	06/86	\$ 2500		32	4	
: 905BB02427	00000000	1	03/89	\$ 2499 M00078	A		
: 541630020149			\$ 0	R			
: N14 AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
TR FMC	FA	01/86	\$ 12K	04/89	38	1	
: 905FA03856	00010100	1	04/89	\$ 2359 M00262	A		
: EIA2444WMO			\$ 0	I			
TR VLY NTL BK	FA	08/84	\$ 4993		4	1	
: 190FA00049	00000000	1	01/86	\$ 0 00036M	A		
: 40200200200017717323			\$ 0	I			
: N14 AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
TR SLMA LSCK	FZ	08/88	\$ 1313			1	
: 157FZ00018	00000000	0	03/89	\$ 1313 M00015	A		
: 585940037101			\$ 0	I			
: N158 STUDENT LOAN - PAYMENT DEFERRED							
TR SEARS	DC	01/84	\$ 1962		6	1	
: 906DC00029	00000000	1	04/89	\$ 1947	A		
: 8691-0050883081338			\$ 0	R			
TR J C PENNEY	DC	12/88	\$ 591		2	2	
: 906DC00193	00000000	1	02/89	\$ 591 M00020	A		
: 61-619605811630			\$ 0	I			
TR J C PENNEY	DC	12/88	\$ 0			2	
: 906DC00185	00000000	1	02/89	\$ 0	A		
: 61-619605811620			\$ 0	R			

ED END OF REPORT

##0 5/17/89 18:3689135DX118361A20104423044 17Z 0 137892300053BB/00981-23

\* REPORT SELECTED VIA CUSTOMER TABLE \*  
TRANS UNION CREDIT INFO/ST LOUIS 0000000000000000 00-00  
408 OLIVE ST., SUITE 600  
SAINT LOUIS, MO 63102  
(314) 241-4333

SPEC035DX118361A2 17MAV 0001315469 I0100AN Y00 N NCAHALL  
A-25000000000000 020  
AD3520 CROSSKEYS FLORISSANT MO63033  
AD1 GENERAL DELIVERY ST LOUIS MO63166

\*\*03

HD 35DX118361A2 05/00/89 NO RECORD 00

NM : DOB:00/63 DOD: TEL.0000000000 DL# G SS#

SP SS# 0000000000 DOD:

CA 3520 RR BX CROSSKEYS  
: APT FLORISSANT MO 63033  
: SINCE RTPD 05/89

FA 1 RR BX GENERAL DELIVERY  
: APT ST LOUIS MO 63166

IQ 05/17/89 0001315 -DIS V

-----  
DATE IE CITYTYPE IACCOUNT ##  
-----  
SUBSCRIBER ISTSTATEMENT  
-----  
FURGEICNTINARRATIVE  
-----  
NARRATIVE CONTINUE  
-----  
SUB # I PHONE # I NAME I ADDRESS (TRW 270 SEG ONLY)  
-----

MI  
: INPUT CREDIT ADDRESS MATCHED A CREDIT FILE ADDRESS  
: INQUIRY SSN CLEAR  
: CREDIT FILE CURRENT ADDRESS NEW AS OF 05/89

ED END OF REPORT -

# Code Segment

Line 1  
 NAME - Subscriber Name  
 OPEN - Date Opened  
 H/C - High Credit  
 DLA - Date of Last Activity  
 MR - Months Reviewed / Reported  
 ECOA - ECOA Indicator  
 PYMT PROF 1 - Payment Profile - 12 Months Historic  
 STAT - Collection Status Indicator

Line 2  
 ID CODE - Subscriber Number  
 COUNTERS - 2 Bytes Each for 10 Days/30 Days/60 Days/90 Days  
 Historical Counters  
 MOP - Current Manner of Payment  
 RPTD - Date Trade Reported to File  
 BAL - Balance  
 TERMS - Payment Terms or Monthly Payment  
 ADI - Auto Data Indicator  
 DI - Dispute Indicator  
 PYMT PROF 2 - Payment Profile - 2nd 12 Months of Historical  
 TYPE - Legal Type Indicator

Line 3  
 ACCT ## - Account Number  
 KOB - Kind of Business Code  
 BALDT - Date of Balance  
 PID - Past Due Amount  
 EVAL - Evaluation  
 ACC - Account Type  
 TOL - Type of Loan Indicator  
 PREV HISTORY - Historical Date and Manner of Payment (CBI Only)

Table for Bank Segment Ratings, Type and Amount  
 CKG - Checking  
 SVG - Savings  
 LOS - Low Cost  
 S/SAT - Satisfactory  
 U/UNS - Unsatisfactory  
 L - Low - i.e., L2 - Low 2 Figure  
 M - Medium - i.e., M4 - Medium 4 Figure  
 H - High - i.e., H6 - High 6 Figure

# Type of Loan Table (TOL)

00 - Auto  
 01 - Unsecured  
 02 - Secured  
 03 - Partially Secured  
 04 - Home Improvement  
 05 - FHA Home Improvement  
 06 - Conditional Sales Contract  
 07 - Charge Account  
 08 - Real Estate  
 09 - Secured by Co-Signer  
 10 - Business  
 11 - Recreational  
 12 - Educational  
 13 - Lease  
 14 - Co-Maker  
 15 - Check Credit  
 16 - FHA Co-Maker  
 17 - Mobile Home  
 18 - Credit Card  
 19 - FHA Real Estate  
 20 - Note Loan  
 21 - Note Loan Co-Maker  
 22 - Secured Household Goods  
 23 - Secured Household Goods and Other Collateral  
 24 - Auto  
 25 - VA Real Estate  
 26 - Conventional Real Estate  
 27 - Real Estate 2nd Mortgage  
 28 - Co-Maker  
 29 - Rental Agreement  
 30 - Summary of Accounts, Same Status  
 31 - Unknown  
 32 - Open Account  
 33 - Appliance or Furniture  
 34 - Debt Counseling Service  
 35 - Airplane  
 36 - Boat  
 37 - Combined Credit Plan  
 38 - Equipment  
 39 - Farm Equipment  
 40 - Finance Statement  
 41 - Building Material  
 42 - Insurance  
 44 - Line of Credit  
 45 - Paid Out  
 46 - Student  
 48 - Savings, Passbook, Stock  
 49 - Collection  
 50 - Home Loan  
 51 - Mortgage

# Segment Identifiers

ID - Header Record to Actual Credit Report  
 IM - Name Segment  
 SP - Spouse Name Segment  
 AK - "Also Known As" Segment  
 FN - Former Name Segment  
 CA - Current Address Segment  
 FA - Former Address Segment  
 F2 - 2nd Former Address Segment  
 EM - Current Employment Segment  
 E1 - Former Employment Segment  
 E2 - 2nd Former Employment Segment  
 SE - Spouse Current Employment Segment  
 S1 - Spouse Former Employment Segment  
 AI - Additional Information Segment  
 IQ - Inquiry Segment  
 IR - Trade Segment  
 BK - Bank Segment  
 CO - Collection Segment  
 PR - Public Record Segment  
 FB - Foreign Bureau Segment  
 MI - Miscellaneous Information Segment  
 ER - Error Segment  
 ED - End of Report Segment

# Manner of Payment Table (MOP)

0 - Too New to Rate  
 1 - Pays As Agreed  
 2 - 30 Days Past Due (1 Payment)  
 3 - 60 Days Past Due (2 Payments)  
 4 - 90 Days Past Due (3 Payments)  
 5 - 120 Days Past Due or Greater (At Least Four or More Payments Past Due)  
 7 - Making Regular Payments Under a Wage Earner Plan or Similar Arrangements  
 8 - Repossession  
 9 - Bad Debt, Placed for Collection  
 A - Inactive  
 B - Lost or Stolen  
 D - Refinanced  
 E - Deceased  
 F - Financial Counseling  
 G - Foreclosure Proceedings  
 J - Adjustment Pending  
 K - Escrow Account  
 L - Update by Mail Only  
 M - Account in Chapter 7 or 11  
 R - Pays Regularly  
 V - Rejected  
 Y - Unclassified  
 Z - Account Included in Bankruptcy

# ECOA Table

0 - Undesignated  
 1 - Individual Account  
 2 - Contractually Liable  
 3 - Authorized User  
 4 - Joint Account  
 5 - Co-Maker  
 6 - On Behalf of Account Holder  
 7 - Maker of the Account  
 9 - Terminated

# Historical Profile Table

0 - Account Current  
 1 - One Payment Past Due  
 2 - Two Payments Past Due  
 3 - Three Payments Past Due  
 4 - Four Payments Past Due  
 5 - Five Payments Past Due  
 6 - Six or More Payments Past Due

# Table for "Terms" Field (TERMS)

REV - Revolving Terms, No Dollar Amount  
 UNK - Terms Unknown  
 M - "M" after the given number means the number is the number of months  
 M - "M" preceding the number means the number equals the monthly payment amount

# Account Type Table (ACT)

I - Installment  
 R - Revolving  
 O - Open Account  
 C - Check Credit Account  
 M - Mortgage  
 U - Unknown

# Public Record Segment

Line 1  
 FILE - Date Filed  
 TYPE - Public Record Type  
 AMT/LIAB - Bankruptcy Amount

Line 3  
 PAID - Paid Date  
 DOCKET/CASE ## - Docket Case or Source Number  
 COURT ## - Court Number  
 ASSET - Assets on Bankruptcy  
 EXEMPT - Exempt Amount on Bankruptcy

Line 2  
 VER - Verified Date  
 DISP TYPE - Status of Public Record

Line 4  
 DEFENDANT - Defendant Name  
 PLAINTIFF ATTORNEY - Plaintiff and/or Attorney Name

Line 5  
 CITY - City  
 ST - State  
 COURT/SUB NAME - Name of Court and/or Company  
 EC - ECOA Code  
 EV - Evaluation  
 P - Positive  
 N - Negative  
 KOB - Kind of Business

# Collection Segment

Line 1  
 ID CODE - Subscriber ID Code  
 ACCOUNT ## - Account Number  
 D/A - Date Assigned  
 D/R - Date Reported  
 ORIG AMT - Original Amount as Reported  
 NR/CD - Narrative Code #1  
 ECOA - ECOA Indicator

Line 2  
 CREDITOR/CLIENT - Creditor/Client Name  
 STS - Status  
 D/S - Date of Status  
 D/B - Date of Balance  
 BALANCE - Full Balance Due Amount  
 NR/CD - Narrative Code #2  
 PURGE - Purge Date



(DMDC-AUTO/ROC)

Department of Defense

AUTOMATED REPORT OF CREDIT HISTORY

Issuance Date:  
24MAY90

Subject

Name: John Q. Doe

DIS Date: 90122

DOB: 07JUL48

Controller: D63

POB: 55

File ID: 1234

SSN: 123-45-6789

CCN: 103

Status: OSD-3M14

Credit Vendor: TRW

Search Date: 03MAY90

Credit Report Summary

Total Derogatory Score = 295

Inquiries = 6

Mortgage Balance = \$168,869

Auto Loan Balance = \$14,927

Credit Cards/Charge Accounts:

Number = 8

Balance = \$4,291

Current Negative Factors

Liens/Judgments 0

Defaulted Accounts 1

120+ Days Overdue 0

60-90 Days Overdue 1 \$1,234

30 Days Overdue 1 \$617

Bankruptcy: No

Previous History

Liens/Judgments 0

Defaulted Accounts 0

120+ Days Overdue 0

60-90 Days Overdue 0

30 Days Overdue 1

**APPENDIX B**  
**TOPIC GUIDE TO TEST CBM CREDIT REPORT FORM**

USER-FRIENDLY CREDIT REPORT FORM  
TOPIC GUIDE

I. INTRODUCTION (5 minutes)

- . Moderator Introductions
- . Role of Booz, Allen
- . Objectives of group discussion
- . Audiotaping/ note taking
- . Confidentiality

II. PARTICIPANT INTRODUCTIONS (5-10 minutes)

- . Name
- . Agency
- . Position

III. OPENING DISCUSSION

1. Primary purpose of form
  - . Identify derogatory information
2. Endusers
  - . What are the functions of this form?
  - . Used as primary or secondary material?
  - . Are there differences by enduser groups?
    - Case Controllers
      - review report for sufficient derogatory information for an issue case following sensitive guidelines
      - verify identity
    - Defense Investigators/Field Agents
      - verifies derogatory information
      - obtains individual's explanation statement
    - Adjudicators
      - reviews Investigator's narrative report
      - credit report used as documentation exhibit

IV. FORM EVALUATION

1. Usability
  - . Which is of greater difficulty: identifying specific info, or interpreting the info?
  - . Is there referencing between sections and pages?

- . What order do you read the information?
- . Do you scan the entire form and then refer back?
- . What is the most time consuming aspect of using this form?
  - Is this time well spent or time wasted?

## 2. Content

- . Is there sufficient info? What is missing?
- . Is there extraneous info that clutters the form and could be deleted or referenced elsewhere?
- . What information is most important?
  - Is it the same for all endusers?
  - Is it easy to locate?

## 3. Format

- . Section Order
  - Creditors
  - Court Action/Public Record
  - Collection
- . General Layout
- . Labeling
  - Clear and concise?
  - Possible use of bold, colored type
  - Different size text?
- . Item Grouping
  - Read across lines or down columns?
  - Consistent column width across lines
- . Code references
  - Do you use a reference sheet?
  - Do you know all codes?

## 4. Specific Items

- . Code preference: Numeric vs. String
  - ECOA J(joint) I(individ)
  - Acc type R(revolving) I(installment)
- . Name / Address section
  - More readable in condensed format?

- . Multiple formats for Status History

- 30(04)60(02)90(01)
- 432\*\*\*\*\*/\*\*\*\*2\*\*32\*\*\*
- 5 12/84 5 11/84 5 10/84

- . V. CONCLUSION

- . Summarize discussion
- . List Specific recommendations for changes
- . Thank you for participation

**APPENDIX C**

**PROTOTYPE CREDIT REPORT  
FORM TESTED IN FOCUS GROUPS**



**REPORTED BY:**

Page: 1

Chilton Credit Rptng/Colorado Spg.  
1231 Greenway Dr., Suite 400  
Irving, TX 75038  
(719) 632-0766

**NAME/ADDRESS**

<b>NAME OF SUBJECT</b> SAMPLE, JONATHAN A.		<b>SOCIAL SECURITY # (SS#)</b> 123-456-7890		<b>DATE-OF-BIRTH</b> 11-20-49	
<b>ALSO KNOWN AS</b> JACK		<b>SPOUSE</b> MARIA		<b>SPOUSE'S SS#</b> 321-654-0987	
<b>CURRENT ADDRESS</b> 1234 MAIN ST.	<b>CITY</b> HOUSTON	<b>STATE</b> TX	<b>ZIP</b> 54321	<b>SINCE</b> 9/88	
<b>FORMER ADDRESS</b> 48978 N HIGHWAY 63	<b>SAN JOSE</b>	<b>CA</b>	<b>91436</b>	<b>9/86</b>	
<b>FORMER ADDRESS (2)</b>					

**EMPLOYMENT**

<b>CURRENT EMPLOYER</b> HOUSTON STEEL AND IRON	<b>CITY</b> HOUSTON	<b>STATE</b> TX	<b>ZIP</b> 54321	<b>DATE EMPLOYED</b>	<b>SALARY</b> \$24000
<b>PREVIOUS EMPLOYER</b> SAN JOSE STEEL COMPANY	<b>SAN JOSE</b>	<b>CA</b>	<b>91436</b>		<b>\$20000</b>
<b>PREVIOUS EMPLOYER (2)</b>					

**CREDITORS**

<b>CREDITOR NAME</b>			<b>ID #</b>			
<b>ACCOUNT #</b>	<b>MANNER OF PAYMENT</b>	<b>\$ PAST DUE</b>	<b>\$ BALANCE</b>	<b>DATE OPENED</b>	<b>TERMS</b>	<b>COUNTER</b>
			<b>\$ HIGH CREDIT</b>	<b>DATE REPORTED</b>	<b>ACCT. TYPE</b>	<b>PREVIOUS HISTORY</b>
<b>STATUS/COMMENTS</b>						

**DILLARDS**

1 8 7 0 0 0 0 3 7 6 8

88383567	1	\$0	\$0 \$500	01/83 04/89	M0034 Install	00000000
88726385	1	\$0	\$0 \$215	03/84 04/89		00000000

**FORD MOTOR CREDIT**

1 8 7 0 0 0 0 0 8 9 6

EIA244WM0	0	\$0	\$2622 \$12538	01/86 03/89	M0262 Install	00010100 2 8/87 7/87
-----------	---	-----	-------------------	----------------	------------------	-------------------------

**GMAC**

1 8 7 0 0 0 0 0 8 7 3

8021009732	8	\$0	\$12350 \$15766	03/88 03/89	M0262 Install	00000000
------------	---	-----	--------------------	----------------	------------------	----------

INVOLUNTARY-REPOSSESSION



**CREDITORS**

CREDITOR NAME			ID #			
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	TERMS	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			STATUS/COMMENTS			

**JC PENNY AD**

1 8 7 0 0 0 0 8 8 7

6196058116020	1	\$0	\$0	12/88		00000000
			-----	03/89	Revolving	

6196058116030	1	\$0	\$580	12/88	M0020	00000000
			\$591	03/89	Install	

**PIKES PEAK BK**

1 1 6 0 0 0 0 6 3 0 9

7010675	5	\$700	\$830	03/87	M0075	00010100
			\$1174	3/89	Install	2 8/87 3 7/87

**SEARS**

1 8 7 0 0 0 0 8 8 6

84290997158	2	\$16	\$50	01/84	M0016	00000000
			\$405	09/84	Revolving	

TRANSFER OUT

190552692685	1	\$0	\$0	01/84		
			\$1396	12/88	Revolving	00000000

TRANSFER OUT

50883081338	9	\$1500	\$1947	01/84	M0054	00000000
			\$1962	04/89	Revolving	

PLACED IN COLLECTION

**SLMA LSCK**

1 8 7 0 0 0 1 4 5 9 4

585940087101K	0	\$0	\$1313	08/88	M0015	00010100
			\$1313	03/89	Install	

N158 STUDENT LOAN - PAYMENT DEFERRED

585940087102K	0	\$0	\$2500	08/88	M0030	00000000
			\$2500	03/89	Install	

N158 STUDENT LOAN - PAYMENT DEFERRED

585940087103K	0	\$0	\$2500	08/88	M0030	00000000
			\$2500	03/89	Install	

N158 STUDENT LOAN - PAYMENT DEFERRED

**CREDITORS**

CREDITOR NAME			ID #			
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	TERMS	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
STATUS/COMMENTS						

**USAA FEDERAL**

1 8 7 0 0 0 0 0 8 8 7

5416300201497410	1	\$0	\$2499	06/86	M0078	00000000
			\$2500	04/89	Revolving	

**VALLEY NATIONAL**

1 1 6 0 0 0 0 6 4 7 5

200200017717323	1	\$0	\$0	08/84		00000000
			\$4993	02/86	Install	

40200200017717323	1	\$0	\$0	08/84		
			\$4993	08/85	Revolving	

**ZALES JEWELRY**

1 8 7 0 0 0 0 0 8 8 6

31301729765	1	\$0	\$0	09/85		00010100
			\$437	03/89	Revolving	2 8/87 3 7/87

**COLLECTIONS**

CREDITOR	STATUS	ORIGINAL ACCOUNT	DATE FILED	COLLECTION AGENCY
ACCOUNT #		BALANCE	DATE REPORTED	ID #
SEARS 50883081338	UNPAID	\$1500 \$1500	11/88 03/99	ACME COLLECTION YNC2842
CITIBANK VISA 8596027419	PAID	\$500 \$0	03/84 04/84	TOPANGA COLLECTION YNC11261

**PUBLIC RECORD**

COURT	LIABILITY	ASSETS	PLAINTIFF	DOCKET #	DATE FILED
STATUS/JUDGEMENT					JUDGEMENT DATE
ZNC92353FE FEDERAL TAX LIEN	\$9872		TRW	98765	01/85
Z1201001SC CIVIL JUDGEMENT	\$343		DEPT. WTRPWR	54321	01/84
ZLA1002 BANKRUPTCY DISCHARGED	\$58206	\$55760		LA8102522	03/81 06/84

**CONSUMER STATEMENT**

**\*\* ALERT \*\***

**MISCELLANEOUS INFORMATION**

NAME	ID #	PHONE	ADDRESS
JC PENNEY CO	3306702	MY MAIL ONLY	12712 PARK CENTRAL DALLAS, TX 75251
SEARS ROEBUC	3319845	4159416693	P.O. BOX 7150 MOUNTAIN VIEW, CA 94039
ZALES JEWEL	3340268	2154685500	109 W WALNUT HILL IRVING, TX 75038
ACME COLLECTION	YNC2842	6173455937	213 SIDNEY ST. MONTEREY, CA 93425
TOPANGA COLL	YNC11261	8188878214	614 DELTA ST. TOPANGA, CA 91405

**REPORTED BY:**

Page: 1

Credit Bureau of Baltimore  
300 Cathedral Street  
Baltimore, MD 21201  
(301) 332-4691

**NAME/ADDRESS**

NAME OF SUBJECT SAMPLE, JONATHAN A		SOCIAL SECURITY # (SS#) 123-456-7890		DATE-OF-BIRTH 11-20-49	
ALSO KNOWN AS JACK		SPOUSE MARIA		SPOUSE'S SS# 321-654-0987	
CURRENT ADDRESS 1234 MAIN ST.	CITY HOUSTON	STATE TX	ZIP 54321	SINCE 9/88	
FORMER ADDRESS 48978 N HIGHWAY 63	SAN JOSE	CA	91436	9/86	
FORMER ADDRESS (2)					

**EMPLOYMENT**

CURRENT EMPLOYER HOUSTON STEEL AND IRON	CITY HOUSTON	STATE TX	ZIP 54321	DATE EMPLOYED	SALARY \$24000
PREVIOUS EMPLOYER SAN JOSE STEEL COMPANY	SAN JOSE	CA	91436		\$20000
PREVIOUS EMPLOYER (2)					

**CREDITORS**

CREDITOR NAME			ID #			
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	TERMS	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
STATUS/COMMENT						

**DILLARDS**

9 0 6 D C 0 0 7 5 5

88383567	1	\$0	\$0	01/83	M0034	00000200
			\$500	04/89	Install	3 03/86 3 11/85
88726385	1	\$0	\$0	03/84		00000000
			\$215	04/89	Install	

**FMC**

9 0 5 F A 0 3 8 5 6

EIA244WM0	0	\$0	\$2622	01/86	M0262	00010100
			\$12538	03/89	Install	2 8/87 7/87

**GMAC**

9 0 6 F A 0 0 0 3 4

8-021009732	8	\$0	\$12350	03/88	M0262	00000000
			\$15766	03/89	Install	

INVOLUNTARY-REPOSSESSION

**CREDITORS**

CREDITOR NAME			ID #			
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	TERMS	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
STATUS/COMMENTS						

**JC PENNY**

906DC00193, 185

61-6196058116020	1	\$0	\$0	12/88		00000000
			-----	03/89	Revolving	

61-6196058116030	1	\$0	\$580	12/88	M0020	00000000
			\$591	03/89	Install	

**SEARS**

906DC00029

8440-0190552692685	1	\$0	\$0	01/84		00000000
			\$1396	09/84	Revolving	

8691-0050883081338	9	\$1500	\$1947	01/84	M0054	00000000
			\$1962	12/88	Revolving	

PLACED IN COLLECTION

**SLMA LSCK**

157FZ00018

585940087101	0	\$0	\$1313	01/84	M0015	00010100
			\$1313	04/89	Install	

N158 STUDENT LOAN - PAYMENT DEFERRED

**USAA SAV BK**

905BB02427

5416300201497410	1	\$0	\$2499	06/86	M0078	00000000
			\$2500	04/89	Revolving	

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

**VLV NTL BK**

190FA00049

40200200017717323	1	\$0	\$0	08/84		00000000
			\$4993	02/86	Revolving	

**ZALES JEWELRY**

906JA00076

31301729765	1	\$0	\$0	09/85		00010100
			\$437	03/89	Revolving	2 8/87 3 7/87

**COLLECTIONS**

CREDITOR	STATUS	ORIGINAL ACCOUNT	DATE FILED	COLLECTION AGENCY
ACCOUNT #		BALANCE	DATE REPORTED	ID #
SEARS 50883081338	UNPAID	\$1500 \$1500	11/88 03/89	ACME COLLECTION YNC2842
CITIBANK VISA 8596027419	PAID	\$500 \$0	03/84 04/84	TOPANGA COLLECTION YNC11261

**PUBLIC RECORD**

COURT	LIABILITY	ASSETTS	PLAINTIFF	DOCKET #	DATE FILED
STATUS/JUDGEMENT					JUDGEMENT DATE
ZNC92353FE FEDERAL TAX LIEN	\$9872		TRW	98765	01/85
Z1201001SC CIVIL JUDGEMENT	\$343		DEPT. WTRPWR	54321	01/84
ZLA1002 BANKRUPTCY DISCHARGED	\$58206	\$55760		LA8102522	03/81 06/84

**CONSUMER STATEMENT**

**\*\* ALERT \*\***

**MISCELLANEOUS INFORMATION**

NAME	ID #	PHONE	ADDRESS
------	------	-------	---------

JC PENNEY CO	906DC00193	MY MAIL ONLY	12712 PARK CENTRAL	DALLAS, TX 75251
SEARS ROEBUC	906DC00029	4159416693	P.O. BOX 7150	MOUNTAIN VIEW, CA 94039
ZALES JEWEL	906DA00076	2154685500	109 W WALNUT HILL	IRVING, TX 75038
ACME COLLECTION	YNC2842	6173455437	213 SIDNEY ST.	MONTEREY, CA 93425

**APPENDIX D**

**TOPIC GUIDE TO TEST  
PROTOTYPE CREDIT REPORT FORM**

USER-FRIENDLY CREDIT REPORT FORM  
TOPIC GUIDE

I. INTRODUCTION (5 minutes)

- . Moderator Introductions
- . Role of Booz, Allen
- . Objectives of group discussion
- . Audiotaping/ note taking

II. PARTICIPANT INTRODUCTIONS (5-10 minutes)

- . Name
- . Agency
- . Position

III. OPENING DISCUSSION

1. Intro

BAH has conducted a set of focus groups with end-users of the credit report form and developed a prototype based on participants' input.

1. Review of prototype

Participants take a few minutes to review the prototype form

IV. FORM EVALUATION

1. Overall Impressions

- . General Layout
  - How the sections are organized?
  - Are they easily identified?
- . Labeling
  - Clear and concise?
  - Use of bold, different size text?
- . Item Grouping
  - Is similar types of information grouped together for easy reading?
  - Are the columns difficult to isolate/identify?

2. Creditors

- . How is this different from the information reported on the current form? Format? Content?
- . Is there sufficient info? What is missing that you would like to see included?



## Creditors (cont)

- . Extraneous information?
- . Is it difficult to locate necessary information? How could this be improved?
- . Is your attention drawn to the MOP and Past Due figures? Is the bold type helpful? Improvements??
- . What other references should be made under the status/comments entry?
- . Should all accounts be included or just derog accounts?
- . How should they be sorted? alphabetically, by derog, by date?

## 3. Collections

- . How is this different from the information reported on the current form? Format? Content?
- . Is there sufficient info? What is missing?
- . Extraneous information?
- . Is it difficult to locate necessary information? Is the bold type helpful? Improvements??
- . How should they be sorted? alphabetically, by derog, by date?
- . Should only accounts currently in collection be included or also any past collections?

## 4. Court Action/Public Record

- . How is this different from the information reported on the current form? Format? Content?
- . Is there sufficient info? What is missing?
- . Extraneous information?
- . Is it difficult to locate necessary information? Improvements??
- . Are there other types of actions that should be included in this section?
- . How should they be sorted? alphabetically, by derog, by date?
- . Should only accounts currently in court/under action be included or also any past court actions?

5. Addresses

- .- Creditor addresses: all or just those for those with derog info
- .- Collection:                      Addresses of all or just those currently in collection
- .        Should they be listed together? Any other addresses?

6. Inquiries

- .        Should they be included?
  - A count overall or itemized?
  - On summary sheet or body of the report?

V. SUMMARY PAGE

1. Usefulness

- .        Would it be useful
- .        If so, in which cases

2. Sufficiency of Information

- .        Is this all that is needed?
- .        Are there instances in which derogatory information that should be investigated would not show on the summary page?

3. Report Sources

- .        Is there value to the list of cities searched for credit reports?
- .        Is there added value to the panel page (not included in the prototype) by knowing which cities generated reports by the different credit reporters?
- .        Can these two segments be combined?

## VI. CONCLUSION

### Usability

- . Once you gain familiarity with this format does it appear to be something you will be able to work with?
- . Will it be more time efficient than the previous one?

### Summary of Discussion

- . Summarize discussion
- . List Specific recommendations for changes
- . Thank you for participation

**APPENDIX E**  
**REVISED PROTOTYPE CREDIT**  
**REPORT FORM**

<b>REPORT OF CREDIT</b>		<b>DATE</b> 22/05/89	D0620	<b>CASE CONTROLLER NO.</b> 89135-DX1-18361A2	<b>STATUS</b> RUC
<b>SEX</b>	<b>SOCIAL SECURITY NO.</b> 123-456-7890	<b>DATE OF BIRTH</b> 03 AUG 63		<b>PLACE OF BIRTH</b> NEW MEXICO	
<b>SUBJECT'S NAME</b> SAMPLE, JONATHAN A					
CREDIT REVIEW OF CREDIT BUREAU RECORDS COVERING THE FOLLOWING LOCATIONS DISCLOSED INFORMATION --- SEE ATTACHED					
<p>HOUSTON, TX SAN JOSE, CA SANTA CLARA, CA</p> <p>NUMBER OF REPORTS: 2 NUMBER OF INQUIRIES: 4 INFORMATION VARIANCE: YES</p>					
<b>CREDIT REPORT SUMMARY</b>					
<b>REPORTED FACTORS</b>					
REPORTED BALANCE		\$27,191	MORTGAGE BALANCE		-----
REPORTED PAST DUE		\$2,216	AUTO LOAN BALANCE		\$14,972
HIGH CREDIT (Excluding Mortgage)		\$48,790	PERSONAL LOAN BALANCE		\$9,642
% CREDIT EXTENDED (Excluding Mortgage)		56%	CREDIT/CHANGE CARD BALANCE		\$2,577
CONSUMER COUNSELING (Y/N)		N			
	# ACCTS	LIABILITY		# ACCTS	LIABILITY
30 DAYS PAST DUE	1	\$16	REPOSSESSION	1	\$12,350
60 DAYS PAST DUE	0	-----	COLLECTION/CHARGE OFF	1	\$1,500
90 DAYS PAST DUE	0	-----	LIENS/JUDGEMENTS	0	-----
120+ DAYS PAST DUE	1	\$700	GARNISHMENTS	0	-----
			BANKRUPTCY	0	-----
<b>PREVIOUS HISTORY</b>					
	# ACCTS			# ACCTS	
30 DAYS PAST DUE	4		REPOSSESSION	0	
60 DAYS PAST DUE	4		COLLECTION/CHARGE OFF	1	
90 DAYS PAST DUE	0		LIENS/JUDGEMENTS	2	
120+ DAYS PAST DUE	0		GARNISHMENTS	0	
			BANKRUPTCY	1	
<b>WARNING</b>					
THIS DOCUMENT IS THE PROPERTY OF THE DEFENSE INVESTIGATIVE SERVICE. CONTENTS MAY BE DISCLOSED ONLY TO PERSONS WHOSE OFFICIAL DUTIES REQUIRE ACCESS HERETO. CONTENTS MAY NOT BE DISCLOSED TO THE PARTY(S) CONCERNED WITHOUT SPECIFIC AUTHORIZATION FROM THE DEFENSE INVESTIGATIVE SERVICE.					

**REPORTED BY:**

Page: 1

Chilton Credit Rptg/Colorado Spg.  
1231 Greenway Dr., Suite 400  
Irving, TX 75038  
(719) 632-0766

**NAME/ADDRESS**

NAME OF SUBJECT		SOCIAL SECURITY # (SS#)		DATE-OF-BIRTH	
SAMPLE, JONATHAN A.		123-56-7890		11-20-49	
ALSO KNOWN AS		SPOUSE		SPOUSE'S SS#	
JACK		MARIA		321-54-0987	
CURRENT ADDRESS	CITY	STATE	ZIP	SINCE	
1234 MAIN ST.	HOUSTON	TX	54321	9/88	
PREVIOUS ADDRESS					
48978 N HIGHWAY 63	SAN JOSE	CA	91436	9/86	
PREVIOUS ADDRESS (2)					

**EMPLOYMENT**

CURRENT EMPLOYER	CITY	STATE	ZIP	DATE EMPLOYED	SALARY
HOUSTON STEEL AND IRON	HOUSTON	TX	54321		\$24000
PREVIOUS EMPLOYER					
SAN JOSE STEEL COMPANY	SAN JOSE	CA	91436		\$20000
PREVIOUS EMPLOYER (2)					

**VARIANCES IN PERSONAL INFORMATION**

VARIATIONS FOUND IN SOCIAL SECURITY NUMBER: 123-57-9840

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

**DILLARDS**

1 8 7 0 0 0 0 3 7 6 8

Department Store

88383567

1

\$0

\$0

01/83

Individual

00000000

\$500

04/89

Install

--/\$34

88726385

1

\$0

\$0

03/84

Individual

00000000

\$215

04/89

**FORD MOTOR CREDIT**

1 8 7 0 0 0 0 0 8 9 6

Auto Financing

EIA244WM0

0

\$0

\$2622

01/86

Individual

00010100

\$12538

03/89

Install

2 8/87 7/87

--/\$262

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

<b>GMAC</b>			1 8 7 0 0 0 0 8 7 3		Auto Financing	
8021009732	8	\$0	\$12350	03/88	Joint	00000000
			\$15766	03/89	Install	
			--/\$262	INVOLUNTARY-REPOSSESSION		
<b>JC PENNY AD</b>			1 8 7 0 0 0 0 8 8 7		Department Store	
6196058116020	1	\$0	\$0	12/88	Joint	00000000
			-----	03/89	Revolving	
6196058116030	1	\$0	\$580	12/88	Joint	00000000
			\$591	03/89	Install	
			--/\$20			
<b>PIKES PEAK BK</b>			1 1 6 0 0 0 0 6 3 0 9		Bank	
7010675	5	\$700	\$830	03/87	Individual	00010100
			\$1174	3/89	Install	2 8/87 3 7/87
			--/\$75			
<b>SEARS</b>			1 8 7 0 0 0 0 8 8 6		Department Store	
84290997158	2	\$16	\$50	01/84	individual	00000000
			\$405	09/84	Revolving	
			--/\$46	TRANSFER OUT		
190552692685	1	\$0	\$0	01/84	Individual	00000000
			\$1396	12/88	Revolving	
				TRANSFER OUT		
50883081338	9	\$1500	\$1947	01/84	Individual	00000000
			\$1962	04/89	Revolving	
			--/\$54	PLACED IN COLLECTION		
<b>SLMA LSCK</b>			1 8 7 0 0 0 1 4 5 9 4		Finance	
585940087101K	0	\$0	\$1313	08/88	Individual	00010100
			\$1313	03/89	Install	
			--/\$15	STUDENT LOAN - PAYMENT DEFERRED		

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

**SLMA LSCK (continued)**

585940087102K	0	\$0	\$2500	08/88	Direct	00000000
			\$2500	03/89	Install	
			--/\$30	STUDENT LOAN - PAYMENT DEFERRED		
585940087103K	0	\$0	\$2500	08/88	Individual	00000000
			\$2500	03/89	Install	
			--/\$30	STUDENT LOAN - PAYMENT DEFERRED		

**USAA FEDERAL**

1 8 7 0 0 0 0 8 8 7 Bank

5416300201497410	1	\$0	\$2499	06/86	Joint	00000000
			\$2500	04/89	Revolving	
			--/\$78			

**VALLEY NATIONAL**

1 1 6 0 0 0 0 6 4 7 5 Bank

200200017717323	1	\$0	\$0	08/84	Individual	00000000
			\$4993	02/86	Install	
40200200017717323	1	\$0	\$0	08/84	Individual	
			\$4993	08/85	Revolving	

**ZALES JEWELRY**

1 8 7 0 0 0 0 8 8 6 Jewelers

31301729765	1	\$0	\$0	09/85	Individual	00010100
			\$437	03/89	Revolving	2 8/87 3 7/87

**CREDITOR CODES**  
**MANNER OF PAYMENT**

0 - Too New to Rate	4 - 90 Days Past Due	7 - Wage Earner Plan	TERMS - # Monthly Payments/Payment Amount COUNTER - 2 bytes each for 10 days/30 Days/60 Days/90 Days Past Due PREVIOUS HISTORY - Manner of Payment and Historical Date
1 - Pays As Agreed	5 - 120+ Days Past Due	8 - Repossession	
2 - 30 Days Past Due	6 - Contact Member for Status	9 - Placed for Collection	
3 - 60 Days Past Due			



### COLLECTIONS

CREDITOR	STATUS	ORIGINAL \$ AMOUNT	DATE FILED	COLLECTION AGENCY
ACCOUNT #	DATE PAID	\$ BALANCE	DATE REPORTED	ID #

CITIBANK VISA	PAID	\$500	03/84	TOPANGA COLLECTION
8596027419	02/89	\$0	04/84	YNC11261

SEARS	UNPAID	\$1500	11/88	ACME COLLECTION
50883081338		\$1500	03/89	YNC2842

### PUBLIC RECORD

JUDGEMENT	STATUS	STATUS DATE	\$ LIABILITY	PLAINTIFF	DATE FILED
ACTION TYPE		COURT TYPE	ASSETS	DOCKET #	JUDGEMENT DATE
COURT #		COURT ADDRESS			

FEDERAL TAX LIEN	PAID	04/85	\$9872	IRS	01/85
ZNC92353FE		Federal		98765	02/85
		145 Mass. Ave., San Francisco, CA 94612			

CIVIL JUDGEMENT	UNPAID		\$343	DWP	01/84
Z1201001SC		Civil		54321	09/84
		1257 Cedar Ave., San Francisco, CA 94612			

BANKRUPTCY	DISCHARGED	09/84	\$58,206		03/81
CHAPTER 13		Civil	\$55,769	LA8102522	06/84
ZLA1002		1257 Cedar Ave., San Francisco, CA 94612			

### CREDIT COUNSELOR

### CONSUMER STATEMENT

### MISCELLANEOUS INFORMATION

NAME	ACCOUNT #	PHONE	ADDRESS
------	-----------	-------	---------

### CREDITORS

GMAC	802100973	2159511682	12712 PARK CENTRAL	DALLAS, TX 75251
PIKES PEAK BANK	7010675	4159416693	16431 MAIN STREET	MOUNTAIN VIEW, CA 94039
SEARS ROEBUC	50883081338	2154685500	109 W WALNUT HILL	IRVING, TX 75038

### COLLECTIONS

ACME COLLECTION	50883081338	6173455937	213 SIDNEY ST.	MONTEREY, CA 93425
TOPANGA COLL	8596027419	8188878214	614 DELTA ST.	TOPANGA, CA 91405

END OF REPORT

5/17/89

18:31891357X118-361A20004423043

12 0 1378923005208/00973-23

**REPORTED BY:**

Page: 1

Credit Bureau of Baltimore  
300 Cathedral Street  
Baltimore, MD 21201  
(301) 332-4691

**NAME/ADDRESS**

NAME OF SUBJECT		SOCIAL SECURITY # (SS#)		DATE-OF-BIRTH	
SAMPLE, JONATHAN A.		123-56-7890		11-20-49	
ALSO KNOWN AS		SPOUSE		SPOUSE'S SS#	
JACK		MARIA		321-54-0987	
CURRENT ADDRESS	CITY	STATE	ZIP	SINCE	
1234 MAIN ST.	HOUSTON	TX	54321	9/88	
PREVIOUS ADDRESS					
48978 N HIGHWAY 63	SAN JOSE	CA	91436	9/86	
PREVIOUS ADDRESS (2)					

**EMPLOYMENT**

CURRENT EMPLOYER	CITY	STATE	ZIP	DATE EMPLOYED	SALARY
HOUSTON STEEL AND IRON	HOUSTON	TX	54321		\$24000
PREVIOUS EMPLOYER					
SAN JOSE STEEL COMPANY	SAN JOSE	CA	91436		\$20000
PREVIOUS EMPLOYER (2)					

**VARIANCES IN PERSONAL INFORMATION**

VARIATIONS FOUND IN SOCIAL SECURITY NUMBER: 123-57-9840

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

**DILLARDS**

906DC00755

Department Store

88383567	1	\$0	\$0	01/83	Individual	00000000
			\$500	04/89	Install	
			--/\$34			

88726385	1	\$0	\$0	03/84	Individual	00000000
			\$215	04/89		

**FORD MOTOR CREDIT**

905F103856

Auto Financing

EIA244WM0	0	\$0	\$2622	01/86	Individual	00010100
			+12538	03/89	Install	2 8/87 7/87
			--/\$262			

**CREDITORS**

CREDITOR NAME			ID #	KIND OF BUSINESS		
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

<b>GMAC</b>			<b>9 0 6 F A 0 0 0 3 4</b>		<b>Auto Financing</b>	
8-021009732	8	\$0	\$12350	03/88	Joint	00000000
			\$15766	03/89	Install	
			--/\$262	INVOLUNTARY-REPOSSESSION		
<b>JC PENNY AD</b>			<b>9 0 6 D C 0 0 1 9 3, 1 8 5</b>		<b>Department Store</b>	
61-6196058116020	1	\$0	\$0	12/88	Joint	00000000
			-----	03/89	Revolving	
61-6196058116030	1	\$0	\$580	12/88	Joint	00000000
			\$591	03/89	install	
			--/\$20			
<b>SEARS</b>			<b>9 0 6 D C 0 0 0 2 9</b>		<b>Department Store</b>	
8400-0190552692685	1	\$0	\$0	01/84	Individual	00000000
			\$1396	12/88	Revolving	
				TRANSFER OUT		
8691-0050883081338	9	\$1500	\$1947	01/84	Individual	00000000
			\$1962	04/89	Revolving	
			--/\$54	PLACED IN COLLECTION		
<b>SLMA LSCK</b>			<b>1 5 7 F Z 0 0 1 8</b>		<b>Finance</b>	
585940087101K	0	\$0	\$1313	08/88	Individual	00010100
			\$1313	03/89	Install	
			--/\$15	STUDENT LOAN - PA. MENT DEFERRED		
<b>USAA FEDERAL</b>			<b>Bank</b>			
5416300201497410			\$2499	06/86	Joint	00000000
			\$2500	04/89	Revolving	
			--/\$78	AMOUNT IN H/C COLUMN IS CREDIT LIMIT		

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE REPORTED	ACCT. TYPE	PREVIOUS HISTORY
			TERMS	STATUS/COMMENTS		

**VALLEY NATIONAL**

190FA0049

Bank

40200200017717323

1

\$0

\$0  
\$4993

08/84  
08/85

Individual  
Revolving

**ZALES JEWELRY**

906JA00076

Jewelers

31301729765

1

\$0

\$0  
\$437

09/85  
03/89

Individual 00010100  
Revolving 2 8/87 3 7/87

**CREDITOR CODES**

**MANNER OF PAYMENT**

0 - Too New to Rate	4 - 90 Days Past Due	7 - Wage Earner Plan
1 - Pays As Agreed	5 - 120+ Days Past Due	8 - Repossession
2 - 30 Days Past Due	6 - Contact Member for Status	9 - Placed for Collection
3 - 60 Days Past Due		

TERMS - # Monthly Payments/Payment Amount  
 COUNTER - 2 bytes each for 10 days/30 Days/60 Days/90 Days Past Due  
 PREVIOUS HISTORY - Manner of Payment and Historical Date

**COLLECTIONS**

CREDITOR	STATUS	ORIGINAL \$ AMOUNT	DATE FILED	COLLECTION AGENCY
ACCOUNT #	DATE PAID	\$ BALANCE	DATE REPORTED	ID #
CITIBANK VISA 8596027419	PAID 02/89	\$500 \$0	03/84 04/84	TOPANGA COLLECTION YNC11261

SEARS 8691-0050883081338	UNPAID	\$1500 \$1500	11/88 03/89	ACME COLLECTION YNC2842
-----------------------------	--------	------------------	----------------	----------------------------

**PUBLIC RECORD**

JUDGEMENT	STATUS	STATUS DATE	\$ LIABILITY	PLAINTIFF	DATE FILED
ACTION TYPE		COURT TYPE	ASSETS	DOCKET #	JUDGEMENT DATE
COURT #		COURT ADDRESS			

FEDERAL TAX LIEN ZNC92353FE	PAID	04/85 Federal 145 Mass. Ave., San Francisco, CA 94612	\$9872	IRS 98765	01/85 02/85
CIVIL JUDGEMENT Z1201001SC	UNPAID	Civil 1257 Cedar Ave., San Francisco, CA 94612	\$343	DWP 54321	01/84 09/84
BANKRUPTCY CHAPTER 13 ZLA1002	DISCHARGED	09/84 Civil 1257 Cedar Ave., San Francisco, CA 94612	\$58,206 \$55,769	LA8102522	03/81 06/84

**CREDIT COUNSELOR**

**CONSUMER STATEMENT**

**MISCELLANEOUS INFORMATION**

NAME	ACCOUNT #	PHONE	ADDRESS
------	-----------	-------	---------

**CREDITORS**

GMAC	8-02100973	2159511682	12712 PARK CENTRAL DALLAS, TX 75251
SEARS ROEBUC	8691-00508830	2154685500	109 W WALNUT HILL IRVING, TX 75038

**COLLECTIONS**

ACME COLLECTION	8691-00508830	6173455937	213 SIDNEY ST.	MONTEREY, CA 93425
TOPANGA COLL	8596027419	8188878214	614 DELTA ST.	TOPANGA, CA 91405

END OF REPORT

## **APPENDIX F**

### **DIS AND ADJUDICATOR EVALUATIONS OF REVISED PROTOTYPE CREDIT REPORT**

2368  
9-1007



**OFFICE OF THE DEPUTY UNDER SECRETARY OF  
DEFENSE (SECURITY POLICY)  
COUNTERINTELLIGENCE & INVESTIGATIVE  
PROGRAMS  
ASSISTANT FOR PERSONNEL SECURITY**

**TO: Ms. Diane Duckworth  
TELECOPIER PHONE NO. (301) 951-2255  
OFFICE PHONE NO.**

**COMMENTS:**

**As promised, attached is our critique of the revised credit report, I  
apologize for the delay.**

**FROM: Pete Nelson AV 227-3969/COMM 703-697-3969  
COPY SENT: 26 December 1991  
This case consists of 2 pages, including cover sheet.**

**FAX NO.: 703-693-7565**

## Revised Credit Report Evaluation Form

### Management and Policy-Maker Critique

We would appreciate your feedback concerning the readability of the revised credit report, the expected usefulness of switching to this format, and whether any additional changes need to be made to it. Please complete this form and fax it to the following location no later than 30 November 1990:

**Defense Personnel Security Research and Education Center**  
Attn: Howard Timm  
99 Pacific Street, Building 455-E  
Monterey, CA 93940-2481  
FAX Number (408) 646-2041 or AV 878-2041

### 1. Evaluation Ratings:

A Readability of the revised credit report

**A** = excellent

**B** = above average

**C** = average

**D = below average**

**F** = unsatisfactory

**A** Degree of improvement over the current credit report format

**A** = major improvement

B = some improvement

C = on par with the current format

D = somewhat worse than the current format

**F** = much worse than the current format.

### **A** Desirability of switching to the revised format

A = I would strongly support switching to the revised format

**B** = I am somewhat supportive of switching to the revised format

**C** = I do not care whether or not a switch is made to the new format

D = I am somewhat opposed to switching to the new format

**F** = I am strongly opposed to switching to the new format

A Overall grade of the revised format in its present form

**A** = excellent

**B** = above average

**C = average**

**D = below average**

**F** = unsatisfactory

\_\_\_\_ Overall grade of the revised format if the suggestions I have provided below are incorporated

**A = excellent**

**B** = above average

**C = average**

**D = below average**

**F = unsatisfactory**

2. Recommended changes to the revised credit report format (use additional pages if necessary)





DEPARTMENT OF THE NAVY  
CENTRAL ADJUDICATION FACILITY  
WASHINGTON NAVY YARD  
WASHINGTON, DC 20388-5029

IN REPLY REFER TO

5510  
Ser 29/052  
10 Dec 90

From: Director, Department of the Navy Central Adjudication Facility  
To: Defense Personnel Security Research and Education Center, ATTN: Howard W. Tim, 99 Pacific Street, Building 455, Suite E, Monterey, CA 93940-2481  
Subj: COMMENTS ON USER-FRIENDLY CREDIT REPORT  
Ref: (a) Your letter 65HT/1478RES of 16 Nov 1990  
Encl: (1) Management and Policy-Maker Critique

1. The proposed credit report form on the whole appears to promise a much easier to read product. The Credit Report Summary, for favorable and unfavorable reports, and the information variance indicator will prove extremely beneficial to our adjudicators.
2. I do feel that we are missing the boat if we don't place more emphasis on identifying unexplained affluence. Emphasis should be placed on providing information concerning lump sum payments of debts, numerous creditor inquiries and total installment payments exceeding the amount of salary. This may only be an indicator, but would alert investigators and adjudicators to determine if there are other sources of income.
3. We are in agreement with your long-term goal to redesign the credit reporting systems to prepare a single, comprehensive credit report, thus eliminating duplicative information. The review and analyses of multiple, redundant reports is time consuming for all concerned.

  
DAN L. JACOBSON

## Revised Credit Report Evaluation Form Management and Policy-Maker Critique

We would appreciate your feedback concerning the readability of the revised credit report, the expected usefulness of switching to this format, and whether any additional changes need to be made to it. Please complete this form and fax it to the following location no later than 30 November 1990:

Defense Personnel Security Research and Education Center  
Attn: Howard Timm  
99 Pacific Street, Building 455-E  
Monterey, CA 93940-2481  
FAX Number (408) 646-2041 or AV 878-2041

### 1. Evaluation Ratings:

- A Readability of the revised credit report  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average
- A Degree of improvement over the current credit report format  
A = major improvement            D = somewhat worse than the current format  
B = some improvement            F = much worse than the current format  
C = on par with the current format
- A Desirability of switching to the revised format  
A = I would strongly support switching to the revised format  
B = I am somewhat supportive of switching to the revised format  
C = I do not care whether or not a switch is made to the new format  
D = I am somewhat opposed to switching to the new format  
F = I am strongly opposed to switching to the new format
- B Overall grade of the revised format in its present form  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average
- A Overall grade of the revised format if the suggestions I have provided ~~below~~ are incorporated  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average

### 2. Recommended changes to the revised credit report format (use additional pages if necessary)

*See sheet attached.*

**REVISED CREDIT REPORT EVALUATION FORM  
MANAGEMENT AND POLICY-MAKER CRITIQUE (CON'T)**

2. Recommended changes to the revised credit report format:

a. DIS Report of Credit Page: The fact that information variance exists is indicated on this page; however, there is no indication that a review of credit information under the variable information (i.e., name, ssn, date of birth, addresses) was completed. A simple statement that no information pertaining to subject under the variable information exists would be sufficient.

b. DIS Report of Credit Page, **CREDIT REPORT SUMMARY**: Change "Reported Balance" to "Reported Balance Owed." Add a factor of "Total Number of Current (or Active) Accounts."

SENT BY: PERSEREC

11-30-90 2:12PM ;

8782041-

301 951 2255;# 2

11. 30. 80 11:08AM

P 01



## FACSIMILE TRANSMITTAL HEADER SHEET

COMMAND	NAME OFFICE SYMBOL	TELEPHONE NUMBER	AUTHORIZED RELEASE SIGNATURE
FROM: US ARMY CENTRAL CLEARANCE FACILITY	W.R. LOVERIDGE PCCF-A	AUTOVON 923-3531	<i>W.R. Loveridge</i>
TO: DEFENSE PERS SCTY <small>1-408-646-2041</small>	HOWARD TIMM	408-646-2041	
CLASSIFICATION UNCLASS	NO. PAGES 1	PRECEDENCE ROUTINE	REMARKS:
SPACE BELOW FOR COMMUNICATIONS CENTER USE ONLY			

## Revised Credit Report Evaluation Form Management and Policy-Maker Critique

We would appreciate your feedback concerning the readability of the revised credit report, the expected usefulness of switching to this format, and whether any additional changes need to be made to it. Please complete this form and fax it to the following location no later than 30 November 1990:

Defense Personnel Security Research and Education Center  
Attn: Howard Timm  
99 Pacific Street, Building 455-E  
Monterey, CA 93940-2481  
FAX Number (408) 646-2041 or AV 878-2041

### 1. Evaluation Ratings:

A Readability of the revised credit report

A = excellent

B = above average

C = average

D = below average

F = unsatisfactory

A Degree of improvement over the current credit report format

A = major improvement

B = some improvement

C = on par with the current format

D = somewhat worse than the current format

F = much worse than the current format

A Desirability of switching to the revised format

A = I would strongly support switching to the revised format

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F = I am strongly opposed to switching to the new format

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A = excellent

B = above average

C = average

D = below average

F = unsatisfactory

— Overall grade of the revised format if the suggestions I have provided below are incorporated

A = excellent

B = above average

C = average

D = below average

F = unsatisfactory

### 2. Recommended changes to the revised credit report format (use additional pages if necessary)

NONE

NOTE: PER MR. DITTMANN'S REQUEST, I REVIEWED YOUR DRAFT DOCUMENT AND DISCUSSED THE REVISED CREDIT REPORT FORMAT WITH SEVERAL EXPERIENCED ADJUDICATORS. THEY ARE IN TOTAL AGREEMENT THAT THE REVISED FORMAT IS EXCELLENT AND LOOK FORWARD TO ITS IMPLEMENTATION.

WILLIAM R. LOVERIDGE



DEFENSE INVESTIGATIVE SERVICE  
1880 HALF ST., N.W.  
WASHINGTON, D.C. 20315-1780



NOV 29 1990

Dr. Howard W. Timm  
Program Manager (Financial and Credit)  
Defense Personnel Security Research  
and Education Center  
99 Pacific Street, Building 455, Suite E  
Monterey, California 93940-2481

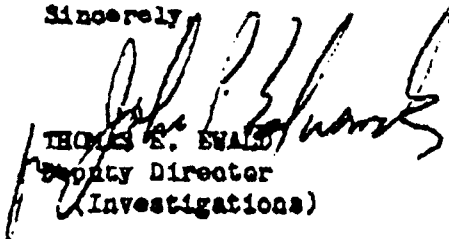
Dear Dr. Timm:

Thank you for the opportunity to review the Booz, Allen & Hamilton draft report on the development of a user-friendly credit report.

The feedback we have been receiving from the various report users has for some time indicated the need to improve credit report readability. The concerns expressed to the Booz, Allen & Hamilton researchers by case controllers, investigators and adjudicators are useful in that they confirm the need for the various report enhancements we have been planning to incorporate into our next credit contract.

Detailed comments on the specific suggestions included in the report are attached. Questions concerning these comments may be directed to Barbara Melnick of my staff (202 475-1340).

Sincerely,

  
THOMAS E. EVANS  
Deputy Director  
(Investigations)

Attachment



DEPARTMENT OF DEFENSE  
DEFENSE LEGAL SERVICES AGENCY  
DIRECTORATE FOR INDUSTRIAL SECURITY CLEARANCE REVIEW  
POST OFFICE BOX 3656  
ARLINGTON, VIRGINIA 22203

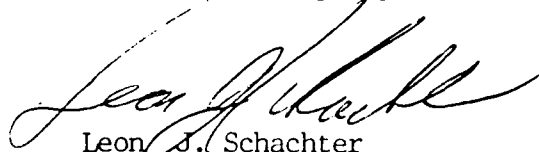
MEMORANDUM FOR DEFENSE PERSONNEL SECURITY RESEARCH AND EDUCATION CENTER (PERSEREC)  
ATTN: Mr. Howard W. Timm, Ph.D.

SUBJECT: User-Friendly Credit Report (Draft)

This is in response to your letter of 16 November 1990 asking for my comments on the above subject.

I have reviewed the report and found the new credit reporting format to have definite advantages over the cumbersome procedures now in use. It's a change that has been needed for a long time. Your efforts to improve this product is a significant piece of work which merits serious consideration by DUSD (Security Policy) and the security community.

My inputs to the report's "Comments Form" has been sent to Ms. Diane Duckworth of Booz, Allen & Hamilton Inc., this date, per your FAX Note of 18 December 1990.

  
Leon J. Schachter  
Director

## Revised Credit Report Evaluation Form Management and Policy-Maker Critique

We would appreciate your feedback concerning the readability of the revised credit report, the expected usefulness of switching to this format, and whether any additional changes need to be made to it. Please complete this form and fax it to the following location no later than 30 November 1990:

Defense Personnel Security Research and Education Center  
Attn: Howard Timm  
99 Pacific Street, Building 455-E  
Monterey, CA 93940-2481  
FAX Number (408) 646-2041 or AV 878-2041

### 1. Evaluation Ratings:

- B Readability of the revised credit report  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average
- A Degree of improvement over the current credit report format  
A = major improvement            D = somewhat worse than the current format  
B = some improvement            F = much worse than the current format  
C = on par with the current format
- A Desirability of switching to the revised format  
A = I would strongly support switching to the revised format  
B = I am somewhat supportive of switching to the revised format  
C = I do not care whether or not a switch is made to the new format  
D = I am somewhat opposed to switching to the new format  
F = I am strongly opposed to switching to the new format
- B Overall grade of the revised format in its present form  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average
- Overall grade of the revised format if the suggestions I have provided below are incorporated  
A = excellent                      D = below average  
B = above average                F = unsatisfactory  
C = average

### 2. Recommended changes to the revised credit report format (use additional pages if necessary)

*None*



## **APPENDIX G**

### **FINAL USER - FRIENDLY CREDIT REPORT FORM**

<b>REPORT OF CREDIT</b>		<b>DATE</b> 22/05/89	<b>D0620</b>	<b>CASE CONTROLLER NO.</b> 89135-DX1-18361A2	<b>STATUS</b> RUC
<b>SEX</b> M	<b>SOCIAL SECURITY NO.</b> 123-456-7890	<b>DATE OF BIRTH</b> 03 AUG 63		<b>PLACE OF BIRTH</b> NEW MEXICO	
<b>SUBJECT'S NAME</b> SAMPLE, JONATHAN A					
CREDIT REVIEW OF CREDIT BUREAU RECORDS COVERING THE FOLLOWING LOCATIONS DISCLOSED INFORMATION --- SEE ATTACHED					
<p>HOUSTON, TX SAN JOSE, CA SANTA CLARA, CA</p> <p>NUMBER OF INQUIRIES: 4</p>					
<b>CREDIT REPORT SUMMARY</b>					
<b>REPORTED FACTORS</b>					
REPORTED BALANCE OWED		\$27,191	MORTGAGE BALANCE		-----
REPORTED PAST DUE		\$2,216	AUTO LOAN BALANCE		\$14,972
TOTAL NUMBER OF ACTIVE ACCOUNTS		13	PERSONAL LOAN BALANCE		\$9,642
HIGH CREDIT (Excluding Mortgage)		\$48,790	CREDIT/CHARGE CARD BALANCE		\$2,577
% CREDIT EXTENDED (Excluding Mortgage)		56%			
CONSUMER COUNSELING (Y/N)		N			
	# ACCTS	LIABILITY		# ACCTS	LIABILITY
30 DAYS PAST DUE	1	\$16	REPOSSESSION	1	\$12,350
60 DAYS PAST DUE	0	-----	COLLECTION/CHARGE OFF	1	\$1,500
90 DAYS PAST DUE	0	-----	LIENS/JUDGEMENTS	0	-----
120+ DAYS PAST DUE	1	\$700	GARNISHMENTS	0	-----
			BANKRUPTCY	0	-----
<b>PREVIOUS HISTORY</b>					
	# ACCTS			# ACCTS	
30 DAYS PAST DUE	4		REPOSSESSION	0	
60 DAYS PAST DUE	4		COLLECTION/CHARGE OFF	1	
90 DAYS PAST DUE	0		LIENS/JUDGEMENTS	2	
120+ DAYS PAST DUE	0		GARNISHMENTS	0	
			BANKRUPTCY	1	
<b>WARNING</b>					
THIS DOCUMENT IS THE PROPERTY OF THE DEFENSE INVESTIGATIVE SERVICE. CONTENTS MAY BE DISCLOSED ONLY TO PERSONS WHOSE OFFICIAL DUTIES REQUIRE ACCESS HERETO. CONTENTS MAY NOT BE DISCLOSED TO THE PARTY(S) CONCERNED WITHOUT SPECIFIC AUTHORIZATION FROM THE DEFENSE INVESTIGATIVE SERVICE.					

**REPORTED BY:**

Page: 1

Chilton Credit Rptg/Colorado Spg.  
1231 Greenway Dr., Suite 400  
Irving, TX 75038  
(719) 632-0766

**NAME/ADDRESS**

NAME OF SUBJECT		SOCIAL SECURITY # (SS#)		DATE-OF-BIRTH	
SAMPLE, JONATHAN A.		123-56-7890		11-20-49	
ALSO KNOWN AS		SPOUSE		SPOUSE'S SS#	
JACK		MARIA		321-54-0987	
CURRENT ADDRESS	CITY	STATE	ZIP	SINCE	
1234 MAIN ST.	HOUSTON	TX	54321	9/88	
PREVIOUS ADDRESS					
48978 N HIGHWAY 63	SAN JOSE	CA	91436	9/86	
PREVIOUS ADDRESS (2)					

**EMPLOYMENT**

CURRENT EMPLOYER	CITY	STATE	ZIP	DATE EMPLOYED	SALARY
HOUSTON STEEL AND IRON	HOUSTON	TX	54321		\$24000
PREVIOUS EMPLOYER					
SAN JOSE STEEL COMPANY	SAN JOSE	CA	91436		\$20000
PREVIOUS EMPLOYER (2)					

**VARIANCES IN PERSONAL INFORMATION**

VARIATIONS FOUND IN SOCIAL SECURITY NUMBER: 123-57-9840

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

**DILLARDS**

1 8 7 0 0 0 3 7 6 8

Department Store

88383567	Pays As Agreed	\$0	\$0	01/83	Individual	00000000
			\$500	04/89	Install	
			--/\$34			

88726385	Pays As Agreed	\$0	\$0	03/84	Individual	00000000
			\$215	11/88		

**FORD MOTOR CREDIT**

1 8 7 0 0 0 0 8 9 6

Auto Financing

EIA244WM0	Too New To Rate	\$0	\$2622	01/86	Individual	00010100
			\$12538	03/89	Install	
			--/\$262			

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

**GMAC** 1 8 7 0 0 0 0 8 7 3 Auto Financing

8021009732	Repossession	\$0	\$12350	03/88	Joint	00000000
			\$15766	03/89	Install	
			--\$262	INVOLUNTARY-REPOSSESSION		

**JC PENNY AD** 1 8 7 0 0 0 0 8 8 7 Department Store

6196058116020	Pays As Agreed	\$0	\$0	12/88	Joint	00000000
			-----	03/89	Revolving	
6196058116030	Pays As Agreed	\$0	\$580	12/88	Joint	00000000
			\$591	03/89	Install	
			--\$20			

**PIKES PEAK BK** 1 1 6 0 0 0 0 6 3 0 9 Bank

7010675	120+ Days Past Due	\$700	\$830	03/87	Individual	00010100
			\$1174	12/88	Install	
			--\$75			

**SEARS** 1 8 7 0 0 0 0 8 8 6 Department Store

84290997158	30 Days Past Due	\$16	\$50	01/84	Individual	00000000
			\$405	09/84	Revolving	
			--\$46	TRANSFER OUT		
190552692685	Pays As Agreed	\$0	\$0	01/84	Individual	00000000
			\$1396	12/88	Revolving	
				TRANSFER OUT		
50883081338	Bad Debt	\$1500	\$1947	01/84	Individual	00000000
			\$1962	05/88	Revolving	
			--\$54	PLACED IN COLLECTION		

**SLMA LSCK** 1 8 7 0 0 0 1 4 5 9 4 Finance

585940087101K	Too New To Rate	\$0	\$1313	08/88	Individual	00010100
			\$1313	01/89	Install	
			--\$15	STUDENT LOAN - PAYMENT DEFERRED		

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

**SLMA LSCK (continued)**

585940087102K	Too New To Rate	\$0	\$2500	08/88	Direct	00000000
			\$2500	01/89	Install	
			--/\$30	STUDENT LOAN - PAYMENT DEFERRED		
585940087103K	Too New To Rate	\$0	\$2500	08/88	Individual	00000000
			\$2500	01/89	Install	
			--/\$30	STUDENT LOAN - PAYMENT DEFERRED		

**USAA FEDERAL**

1 8 7 0 0 0 0 0 8 8 7 Bank

5416300201497410	Pays As Agreed	\$0	\$2499	06/86	Joint	00000000
			\$2500	04/89	Revolving	
			--/\$78			

**VALLEY NATIONAL**

1 1 6 0 0 0 0 6 4 7 5 Bank

200200017717323	Pays As Agreed	\$0	\$0	08/84	Individual	00000000
			\$4993	02/86	Install	

40200200017717323	Pays As Agreed	\$0	\$0	08/84	Individual	
			\$4993	08/85	Revolving	

**ZALES JEWELRY**

1 8 7 0 0 0 0 0 8 8 6 Jewelers

31301729765	Pays As Agreed	\$0	\$0	09/85	Individual	00010100
			\$437	03/89	Revolving	

**CREDITOR CODES**

TERMS - # Monthly Payments/Payment Amount  
 COUNTER - 2 bytes each for 10 days/30 Days/60 Days/90 Days Past Due

PAYMENT HISTORY - 12 Month History of Manner of Payment  
 DATE LAST ACT. - Date of Last Account Activity

### COLLECTIONS

CREDITOR	STATUS	ORIGINAL \$ AMOUNT	DATE FILED	COLLECTION AGENCY
ACCOUNT #	DATE PAID	\$ BALANCE	DATE REPORTED	ID #

CITIBANK VISA	PAID	\$500	03/84	TOPANGA COLLECTION
8596027419	02/89	\$0	04/84	YNC11261

SEARS	UNPAID	\$1500	11/88	ACME COLLECTION
50883081338		\$1500	03/89	YNC2842

### PUBLIC RECORD

JUDGEMENT	STATUS	STATUS DATE	\$ LIABILITY	PLAINTIFF	DATE FILED
ACTION TYPE		COURT TYPE	ASSETS	DOCKET #	JUDGEMENT DATE
COURT #		COURT ADDRESS			

FEDERAL TAX LIEN	PAID	04/85	\$9872	IRS	01/85
ZNC92353FE		Federal		98765	02/85
		145 Mass. Ave., San Francisco, CA 94612			

CIVIL JUDGEMENT	UNPAID		\$343	DWP	01/84
Z1201001SC		Civil		54321	09/84
		1257 Cedar Ave., San Francisco, CA 94612			

BANKRUPTCY	DISCHARGED	09/84	\$58,206		03/81
CHAPTER 13		Civil	\$55,769	LA8102522	06/84
ZLA1002		1257 Cedar Ave., San Francisco, CA 94612			

### CREDIT COUNSELOR

### CONSUMER STATEMENT

### MISCELLANEOUS INFORMATION

NAME	ACCOUNT #	PHONE	ADDRESS
------	-----------	-------	---------

### CREDITORS

GMAC	802100973	2159511682	12712 PARK CENTRAL	DALLAS, TX 75251
PIKES PEAK BANK	7010675	4159416693	16431 MAIN STREET	MOUNTAIN VIEW, CA 94039
SEARS ROEBUC	50883081338	2154685500	109 W WALNUT HILL	IRVING, TX 75038

### COLLECTIONS

ACME COLLECTION	50883081338	6173455937	213 SIDNEY ST.	MONTEREY, CA 93425
TOPANGA COLL	8596027419	8188878214	614 DELTA ST.	TOPANGA, CA 91405

END OF REPORT

**REPORTED BY:**  
 Credit Bureau of Baltimore  
 300 Cathedral Street  
 Baltimore, MD 21201  
 (301) 332-4691

Page: 1

**NAME/ADDRESS**

NAME OF SUBJECT SAMPLE, JONATHAN A.		SOCIAL SECURITY # (SS#) 123-56-7890		DATE-OF-BIRTH 11-20-49	
ALSO KNOWN AS JACK		SPOUSE MARIA		SPOUSE'S SS# 321-54-0987	
CURRENT ADDRESS 1234 MAIN ST.	CITY HOUSTON	STATE TX	ZIP 54321	SINCE 9/88	
PREVIOUS ADDRESS 48978 N HIGHWAY 63	SAN JOSE	CA	91436	9/86	
PREVIOUS ADDRESS (2)					

**EMPLOYMENT**

CURRENT EMPLOYER HOUSTON STEEL AND IRON	CITY HOUSTON	STATE TX	ZIP 54321	DATE EMPLOYED	SALARY \$24000
PREVIOUS EMPLOYER SAN JOSE STEEL COMPANY	SAN JOSE	CA	91436		\$20000
PREVIOUS EMPLOYER (2)					

**VARIANCES IN PERSONAL INFORMATION**

VARIATIONS FOUND IN SOCIAL SECURITY NUMBER: 123-57-9840

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

**DILLARDS**

9 0 6 D C 0 0 7 5 5

Department Store

88383567	Pays As Agreed	\$0	\$0	01/83	Individual	
			\$500	04/89	Install	111111111111
			--/\$34			

88726385	Pays As Agreed	\$0	\$0	03/84	Individual	
			\$215	11/88	Revolving	111111111111

**FORD MOTOR CREDIT**

9 0 5 F A 0 3 8 5 6

Auto Financing

EIA244WM0	Too New To Rate	\$0	\$2622	01/86	Individual	
			\$12538	03/89	Install	111111111111
			--/\$262			

**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

<b>GMAC</b>			9 0 6 F A 0 0 0 3 4		Auto Financing	
8-021009732	<b>Repossession</b>	<b>\$0</b>	\$12350	03/88	Joint	
			\$15766	03/89	Install	55543211111
			--/\$262		INVOLUNTARY-REPOSSESSION	
<b>JC PENNY AD</b>			9 0 6 D C 0 0 1 9 3, 1 8 5		Department Store	
61-6196058116020	<b>Pays As Agreed</b>	<b>\$0</b>	\$0	12/88	Joint	
			-----	03/89	Revolving	111
61-6196058116030	<b>Pays As Agreed</b>	<b>\$0</b>	\$580	12/88	Joint	
			\$591	03/89	Install	111
			--/\$20			
<b>SEARS</b>			9 0 6 D C 0 0 0 2 9		Department Store	
8400-0190552692685	<b>Pays As Agreed</b>	<b>\$0</b>	\$0	01/84	Individual	
			\$1396	12/88	Revolving	11111111111
					TRANSFER OUT	
8691-0050883081338	<b>Bad Debt</b>	<b>\$1500</b>	\$1947	01/84	Individual	
			\$1962	05/88	Revolving	999555432111
			--/\$54		PLACED IN COLLECTION	
<b>SLMA LSCK</b>			1 5 7 F Z 0 0 1 8		Finance	
585940087101K	<b>Too New To Rate</b>	<b>\$0</b>	\$1313	08/88	Individual	
			\$1313	03/89	Install	-----
			--/\$15		STUDENT LOAN - PAYMENT DEFERRED	
<b>USAA FEDERAL</b>					Bank	
5416300201497410	<b>Pays As Agreed</b>	<b>\$0</b>	\$2499	06/86	Joint	
			\$2500	04/89	Revolving	11111111111
			--/\$78		AMOUNT IN H/C COLUMN IS CREDIT LIMIT	



**CREDITORS**

CREDITOR NAME			ID #		KIND OF BUSINESS	
ACCOUNT #	MANNER OF PAYMENT	\$ PAST DUE	\$ BALANCE	DATE OPENED	ACCT. USER	COUNTER
			\$ HIGH CREDIT	DATE LAST ACT.	ACCT. TYPE	PAYMENT HISTORY
			TERMS	STATUS/COMMENTS		

**VALLEY NATIONAL**

190FA0049

Bank

40200200017717323 Pays As Agreed \$0

\$0 08/84  
\$4993 08/85

Individual  
Revolving --111111111111

**ZALES JEWELRY**

906JA00076

Jewelers

31301729765 Pays As Agreed \$0

\$0 09/85  
\$437 03/89

Individual  
Revolving 1111111111111111

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SEARS	UNPAID	\$1500	11/88	ACME COLLECTION
8691-0050883081338		\$1500	03/89	YNC2842

**PUBLIC RECORD**

JUDGEMENT	STATUS	STATUS DATE	\$ LIABILITY	PLAINTIFF	DATE FILED
ACTION TYPE		COURT TYPE	ASSETS	DOCKET #	JUDGEMENT DATE
COURT #		COURT ADDRESS			

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ZNC92353FE		Federal		98765	02/85
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CIVIL JUDGEMENT	UNPAID		\$343	DWP	01/84
Z1201001SC		Civil		54321	09/84
		1257 Cedar Ave., San Francisco, CA 94612			

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CHAPTER 13		Civil	\$55,769	LA8102522	06/84
ZLA1002		1257 Cedar Ave., San Francisco, CA 94612			

**CREDIT COUNSELOR**

**CONSUMER STATEMENT**

**MISCELLANEOUS INFORMATION**

NAME	ACCOUNT #	PHONE	ADDRESS
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**CREDITORS**

GMAC	8-02100973	2159511682	12712 PARK CENTRAL	DALLAS, TX 75251
SEARS ROEBUC	8691-00508830	2154685500	109 W WALNUT HILL	IRVING, TX 75038

**COLLECTIONS**

ACME COLLECTION	8691-00508830	6173455937	213 SIDNEY ST.	MONTEREY, CA 93425
TOPANGA COLL	8596027419	8188878214	614 DELTA ST.	TOPANGA, CA 91405

**END OF REPORT**